

What is HIICAP ?



**Health Insurance
Information, Counseling
and Assistance Program**

HIICAP counselors are trained to assist Medicare beneficiaries. We can help educate beneficiaries on topics such as Medicare, Medicaid, Medicare-Savings-Plan, Medicare Advantage plans, MediGaps & Supplements, EPIC, Employer/Retiree insurance, FEHB and other Health insurance options. Counselors will also provide Medicare beneficiaries with the knowledge they need to make an informed choice on their insurance needs.

The information provided by our HIICAP counselors are intended for the sole purpose of educating consumers of their choices and availabilities of different insurance options. Nothing herein is intended nor should be construed as an endorsement by Rensselaer County Department for the Aging of any specific insurance product or insurer.

Other Important Numbers

HIICAP Hotline 1-800-701-0501
www.hiicap.state.ny.us

Social Security 1-866-770-2662

Medicare 1-800-633-4227

EPIC 1-800-332-3742

SMP Medicare Fraud Hotline
1-877-678-4697

NYS Department of Health
www.health.state.ny.us

Services provided the Rensselaer County Unified Family Services, Department for the Aging are funded by Rensselaer County, the New York State Office for the Aging and the Older Americans Act of 1965.

**Rensselaer County
Department for the Aging
99 Troy Rd., Suite 306
East Greenbush, NY 12061
518-270-2730
518-270-2737 (fax)**



RENSSELAER COUNTY



**Steven F. McLaughlin, County Executive
Carol Rosbozom, Commissioner**

*Jennifer Thibeault — HIICAP Coordinator
518-270-2768*

What is available to *Low-Income* Individuals/Couples?

Medicaid

Household size	Monthly Income
1	\$1583
2	\$2126

**If you are over the monthly income level there may be other options to get Medicaid coverage, including the excess income program (spenddown), MBI-WPD (working disabled program, must be under 65) or Special Needs Trusts (SNT).

Spenddown

If your income is over the standard Federal Income Level (FPL) then you may be eligible to “spend-down” to the level in order to get/activate your Medicaid. This can be beneficial for people that are in need of medical transportation or expensive treatments (like chemotherapy, radiation or dialysis).

TIP: Keep your receipts for medical expenses including co-pays and prescription co-pays.

Medicare Savings Plan (MSP)

The MSP program could help you pay for your Part B premium and may also give you some *Extra Help* for your prescription costs.

	Household size	Monthly Income
<i>QMB</i>	1	\$1583
	2	\$2126
<i>Medicaid</i>	1	\$1583
	2	\$2126
<i>QI-1</i>	1	\$2127
	2	\$2859

Could you use some *Extra Help* with Medicare Rx Costs??

Requirements...

You must be enrolled in Part A, Part B, a Medicare prescription drug plan and have limited income and resources. You may be eligible to receive extra help to assist with monthly premiums, annual deductibles and co-payments related to your prescription drug coverage.

Am I eligible??

Your combined savings, investments, and real estate must not be worth more than \$33,240, if you are married and living with your spouse, or \$16,660 if you are not currently married or not living with your spouse. (Do NOT count your home, vehicles, personal possessions, life insurance, burial plots, irrevocable burial contracts or back payments from Social Security or SSI.)



Elderly Pharmaceutical Insurance Coverage Program (EPIC) is a New York State Program administered by the Department of Health. It provides seniors (65+) with co-payment assistance for Medicare Part D covered prescription drugs after any Part D deductible is met. EPIC also covers many (not all) Medicare Part D excluded drugs.

You may be eligible for EPIC if your income is as much as \$75,000 if single or \$100,000 if married. EPIC may also help pay the Medicare Part D plan premiums, up to the amount of a basic plan, for members with annual income below \$23,000 if single or \$29,000 if married.