



## **Coping with Changes**

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By Pamela Power, HICAP Program Manager

### **The Health Insurance Counseling and Advocacy Program, or HICAP, can help physicians and patients resolve Medicare issues.**

AMID THE CONSTANTLY GROWING number of changes in the health insurance market and the resulting uncertainties for both physicians and their patients, one thing is certain — more changes are on the horizon and their numbers will continue to grow.

These changes will affect every type of insurance, but perhaps most significantly, the Medicare population. One of the largest impacts of these changes has been and will continue to be on the continuity of care issue — again, for both the physicians and their patients.

Another impact felt directly by the Medicare beneficiaries is financial. While physicians feel the pain involved with loss of continuity of care and poor Medicare reimbursement rates, their patients feel the impact in their fixed income budgets, which forces many to choose between food, medications and the place they live.

Dealing with these changes in the office or the clinic is costly, time-consuming and frustrating. For elderly patients who cherish their doctor-patient relationship, it is a source of fear and resentment of having to change doctors along with the constant worry of how they will meet their medical expenses.

Coping with yet one more deterrent to providing the quality of care that our system is capable of is a major concern to all. Office staffs are already overburdened with scheduling, billing, claims, authorizations, referrals, etc. and cannot be expected to keep abreast of or understand the new rules and regulations that arrive in the office almost daily. For your Medicare patients there is help available.

The Health Insurance Counseling and Advocacy Program (HICAP) is a statewide, federally and state-funded program for Medicare beneficiaries and their families. HICAP provides objective information, counseling and assistance free of charge regarding Medicare, managed care, long term care insurance and related health insurance issues.

We also advocate for consumers who have problems such as denials of service, claims and the appeal process. There are 24 HICAP programs providing service to every county in California. The Sacramento HICAP provides services to the counties of El Dorado, Nevada, Placer, Sacramento, San Joaquin, Sierra, Sutter, Yolo and Yuba. All HICAP services are free, confidential and unbiased.

The HICAP program is staffed by volunteer counselors who receive an initial, intensive four-day (24 hours in all) training period which is followed up by a 10-hour monitored internship, and monthly, quarterly and refresher update meetings. Due to the dedication of these volunteers, HICAP has the ability to resolve the issues and problems that confront physicians and their Medicare patients alike.

Doctors, their staffs and patients are encouraged to contact their local HICAP office with any problems or questions they may have. The Sacramento HICAP office is located at

2862 Arden Way, Suite 200, Sacramento, CA 95825. The local telephone number is (916) 973-3148, toll free statewide 1(800) 434-0222.

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