



Turning 65? Retiring?

Health Insurance Counseling and Advocacy Program (HICAP)

HEALTH INSURANCE COUNSELING AND ADVOCACY PROGRAM (HICAP)

The mission of the Ventura County Area Agency on Aging's Health Insurance Counseling and Advocacy Program (HICAP) is to educate the public and offer a one-stop-shop experience assisting recipients and their families with Medicare, supplemental health insurance, long term care insurance and other related health coverage plan questions and resources at no cost. Expertise includes:

- New to Medicare
- Medicare Due to Disability
- Medicare Part A and B
- Medicare Part C – Medicare Advantage (MA)
- Part D – Prescription Drug Coverage
- Medigap Supplemental Insurance
- Employer/Retiree Sponsored Plans
- Long Term Care Insurance
- Community Education

Decisions, decisions....

You have several important decisions to make BEFORE you turn 65 or retire...

Should you...

- Enroll in Medicare Part A and/or Part B?
- Join a Medicare Prescription Drug Plan?
- Buy a Medigap policy?
- Enroll in a Medicare Advantage Plan?
- Keep employer or retiree coverage?
- Apply for COBRA benefits?

Ventura County Employee Checklist

- Will you be keeping your Ventura County sponsored plan?
- How does your health plan work with Medicare? How much will you pay out of pocket?
- Will your prescription drugs be covered? Often employer coverage can be better than Medicare Part D.
- How does your employer provided coverage differ for retirees?
- Does retiree coverage include other family members?
- If you drop your employer coverage as a retiree, can you get it back?
- Do you know who to contact for more information?

RESOURCES

[County of Ventura Benefits website](#)

[2024 Retiree Health Benefits Handbook](#)

[Medicare Official Website](#)

[Social Security Administration](#)

Contact Us



Ventura County - Area Agency on Aging
646 County Square Drive, Suite 100
Ventura, CA 93003
Phone: 805.477.7300
Fax: 805.477.7312
HICAP@ventura.org

www.vcaaa.org | 805.477.7300



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