

DFTA Counsels Seniors on Medicare Enrollment Options

NEW YORK (Nov. 16, 2018) - Medicare open enrollment is underway, and the New York City Department for the Aging's Health Insurance Information, Counseling, and Assistance Program (HIICAP) provides free and impartial advice to help older adults select the best plans to meet their needs.

Though HIICAP operates all year, counselors receive as many as 500 calls a week during open enrollment. Counselors provide information on Medicare Parts A, B, C, D, Medigap coverage, and more. HIICAP also offers Medicare orientation sessions for people who are new to Medicare.

"Medicare coverage options can be confusing and overwhelming to navigate, but our experts are ready to help," says **Department for the Aging Commissioner Donna Corrado**. "I encourage seniors to seek help because they may be able to save time, lower their out-of-pocket costs, and receive additional benefits."

Medicare covers most hospital (Part A) and medical services (Part B), but a Medigap plan can help pay deductibles and co-payments. A Medicare Advantage plan (Part C) provides additional benefits for vision, dental and hearing, and Part D covers medications.

Beneficiaries should also consider the state's Elderly Pharmaceutical Insurance Coverage program, or EPIC, which helps low-income and middle-income seniors with out-of-pocket Part D costs. Under the federal Extra Help program, Part D costs are also lowered. If beneficiaries cannot afford their Medicare premiums, the Medicare Savings Program may help.

Outside of the open enrollment period, anyone turning 65 can enroll in Medicare three months before or after their birthday.

For more information about Medicare or help selecting the right plan, call 311 and ask for "HIICAP" to be connected with an expert counselor.

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The New York City Department for the Aging works to eliminate ageism and ensure the dignity and quality of life of New York City's diverse 1.6 million older adults. DFTA also works to support caregivers through service, advocacy, and education. DFTA is the largest area agency on aging in the U.S.

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