



WELCOME TO YOUR

Medicare Scoop

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PROTECT YOURSELF FROM IMPROPER MEDICAL BILLS: What Kern County Beneficiaries Should Know

Did you know you might be getting medical bills you don't actually owe? If you're enrolled in both Medicare and Medi-Cal (or the Qualified Medicare Beneficiary/QMB program), federal law protects you from paying Medicare copays, deductibles, or coinsurance. Yet thousands of Californians, including right here in Kern County, still receive these illegal bills. Here's what you need to know to protect yourself.

Your Rights: No Cost-Sharing for QMB/Dual Eligibles

If you're in the QMB program or have full Medi-Cal:

- **Providers cannot bill you** for Medicare Part A or B costs (like hospital deductibles or doctor visit copays).
- **Pharmacies can't charge you** for Medicare Part B drugs or supplies.
- **Debt collectors cannot pursue you** for these invalid bills.

Despite these protections, a recent federal report found 1 in 10 QMB enrollees are still wrongly billed. These illegal charges can hurt your credit score or even lead to collections calls.

What to Do If You're Billed Improperly

- **Check your QMB status:** Confirm you're enrolled by calling your local HICAP office at 661-868-1000
- **Don't pay—dispute it:** Write on the bill: "I am a QMB/dual eligible beneficiary. Federal law prohibits this charge. Please refund any payments." Keep a copy.
- **Report it:**
 - Call Medicare at 1-800-MEDICARE (mention "QMB billing violation").
 - Contact Kern County's HICAP program (661-868-1000) or California's Senior Medicare Patrol (1-855-613-7080) for free help.
 - File a complaint with the Consumer Financial Protection Bureau (1-855-411-2372)

New California Protections (2025 Updates)

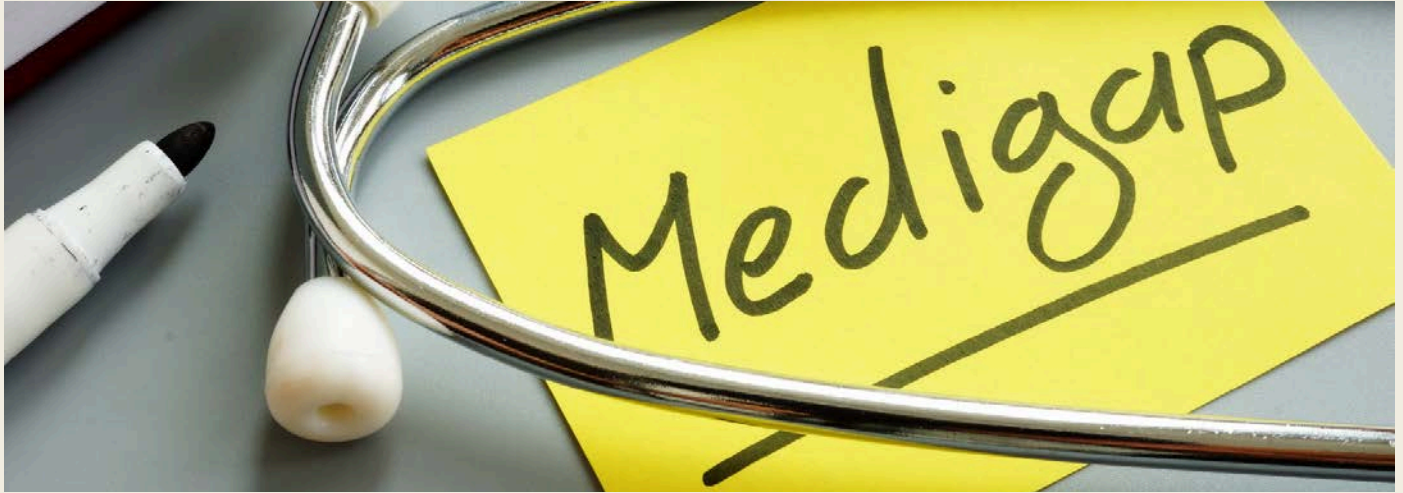
Starting this year:

- **Automatic QMB enrollment:** If you're on SSI, you'll be signed up for QMB.
- **No more Part A premiums:** QMB covers Medicare Part A premiums for low-income beneficiaries.

Pro tip: If a provider insists you owe money, ask them to check your Medicare eligibility file—it shows your QMB status.

Need help? Kern County HICAP offers free, local support (661)868-1000. You've earned these protections—don't let a billing error take them away.

Understanding Medigap Policies: A Guide for Medicare Beneficiaries in Kern County



If you're a Medicare beneficiary, you've probably heard about Medigap policies—supplemental insurance designed to cover costs that Original Medicare doesn't, like deductibles, and coinsurance. These plans can be a lifesaver when it comes to managing healthcare expenses. But navigating the options and rules of who or when you can buy them can be tricky. Let's break it down in a way that's easy to understand and actionable.

What Are Medigap Plans?

Medigap plans, also known as Medicare Supplement plans, are designed to fill in the gaps in coverage left by Original Medicare. They help cover out-of-pocket costs like deductibles and coinsurance. Original Medicare (Parts A & B) is a great foundation for health coverage, but it only pays for **80% of approved services**. That means **you're responsible for the remaining 20% out of pocket**—and depending on the service, that 20% can really add up. That's where **Medigap** plans come in. These supplemental insurance policies are designed to help cover those leftover costs, giving you more predictable and manageable healthcare expenses.

Medigap plans are standardized, meaning Plan G from one company offers the same benefits as Plan G from another. However, premiums vary depending on the insurer and your location. In California, most beneficiaries can choose from ten standardized plans (A, B, D, G, K, L, M, N), with Plans C and F available only to those eligible for Medicare before January 1, 2020.

Here is what they typically cover:

- **Hospital Coinsurance:** You're covered for your share of hospital costs after day 60. In 2025, that's \$419/day for days 61-90.
- **Extended Hospital Care:** Some plans cover 100% of hospital care beyond Medicare's 150-day limit—up to an additional 365 lifetime days.
- **Part B Coinsurance:** This covers 20% of the cost for doctor visits and outpatient services after you've met your annual deductible (which is \$257 in 2025).
- **First 3 Pints of Blood:** Medicare doesn't cover the first 3 pints, but Medigap plans do.
- **Foreign Travel Emergencies:** Some Medigap plans also include limited emergency coverage while traveling outside the U.S.





◆ Important:

Medigap plans are not the same as Medicare Advantage plans. You can't have both at the same time. If you have a Medicare Advantage plan, you don't need to buy a Medigap.

⚠️ What About Medi-Cal?

If you have full Medi-Cal benefits, you generally don't need a Medigap policy. In fact, if you're fully covered by Medi-Cal, it may be illegal for someone to sell you one. (There are exceptions if you have a "share of cost", call HICAP if you're unsure.)

Key Enrollment Periods

Medigap policies have specific windows during which you can enroll without worrying about health screenings or pre-existing conditions. These include:

- **Open Enrollment Period:** This enrollment period is unique to each individual based on their Part B start date. It is a one-time, six-month window that starts when you first enroll in Medicare Part B. During this time, you can buy any Medigap policy offered in California without answering health questions. After that period, you may be subject to medical underwriting unless you qualify for special rights.
- **Guaranteed Issue Rights:** In certain situations—like losing employer-sponsored coverage or moving out of a plan's service area—you can buy a Medigap plan without being denied due to health conditions.

California's Birthday Rule

California has an additional benefit for beneficiaries called the **Birthday Rule**, which allows you to switch your Medigap plan annually without worrying about health screenings. Here's how it works:

- Each year during the 60 days following your birthday, you can change your Medigap policy to another Medigap plan with equal or lesser benefits.
- For example, if you currently have Plan F (the most comprehensive coverage), you can switch to another Plan F or a plan with fewer benefits (like Plan G or N) without being denied due to pre-existing conditions.

This rule is unique to California and offers a great chance to shop around and possibly find a plan that better fits your needs or budget.

Special Protections for Beneficiaries



California law extends additional protections for beneficiaries facing specific circumstances:

- **Employer Coverage Ends:** If your employer-sponsored health plan ends or COBRA benefits expire, you have six months to enroll in a Medigap policy.
- **Relocation:** If you move out of your current Medigap plan's service area, you can switch plans without health screenings.
- **Loss of Medi-Cal Eligibility:** If your income increases and you lose Medi-Cal benefits or face a Share of Cost requirement, you're eligible for guaranteed issue rights.

Tips for Choosing the Right Plan

Assess Your Needs: Consider your healthcare usage. Do you frequently visit specialists? Your Medicare Advantage Plan doesn't have all your doctors in the network? Travel abroad? Plans like G and N offer robust coverage for varying needs.

Compare Costs: While benefits are standardized across insurers, monthly premiums vary widely. Use tools like Medicare.gov or contact HICAP (1-800-434-0222) for free counseling.

Understand Restrictions: If you became eligible for Medicare after January 1, 2020, Plans C and F (covering the Part B deductible) are no longer available to you.



How to Get Help

Navigating Medigap policies can feel overwhelming, but there are resources available:

- **HICAP:** The Health Insurance Counseling and Advocacy Program offers **free, unbiased local assistance in understanding your options.** HICAP can also provide a quote and a list of insurers that are allowed to sell Medigap policies in California from the California Department of Insurance. **Call HICAP at 1-800-434-0222** to schedule an appointment.
- **California Health Advocates:** Visit their website cahealthadvocates.org for detailed information on Medigap enrollment **rules, rights, and fraud prevention.**
- **Licensed Trusted Brokers:** Work with trusted licensed professionals who specialize in selling Medigap supplements only—**but avoid high-pressure sales tactics.**

Bottom Line. Medigap policies provide valuable coverage that fills the gaps in Original Medicare. Whether you're exploring options during your unique "Open Enrollment" or taking advantage of California's Birthday Rule, understanding your rights ensures you get the protection you need without unnecessary stress.

HICAP CAN HELP YOU!

Get Help Paying for MEDICARE

Medicare Savings Programs
Will pay for your Medicare Part A and B premiums, deductibles and copays

Extra Help Program
Will pay for your Part D premiums, deductibles, and prescription copays

Preventive Services
Take advantage of your free benefits such as health screenings, and wellness checks

Contact HICAP Today! 661.868.1000

SHIP State Health Insurance Assistance Program
KERN COUNTY NAVIGATING MEDICARE AGING ADULT SERVICES

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Senior Medicare Patrol Corner



Opt Out of Unwanted Communication

Article courtesy of Karen Joy Fletcher, California Health Advocates Communications Director in partnership with Cyber Light.

We are surrounded by constant communication—emails, texts, and calls filling our inboxes daily. Here are some resources to help you filter unwanted messages and take control of your privacy.

Cut Down: Spam Emails and Texts

- **Use filters:** Check if your mobile phone has options to filter and block texts from unknown senders. Some call blocking apps can also help block unwanted messages. Many popular email providers (like Gmail or Yahoo Mail) have strong spam filters turned on by default. But if any spam gets into your inbox, mark it as spam or junk.
- **Unsubscribe from unwanted emails:** Getting fewer unwanted emails helps you avoid clicking on links that can lead to phishing attacks.
- **Report unwanted messages:** Unwanted messages often lead to scams. Report them. Use your phone's "report junk" option or forward unwanted texts to 7726 (SPAM) and unwanted emails to your email provider.

Cut Down: Junk Mail

- Register with the Direct Marketing Association to decide what types of mail you do and don't want from marketers. **Visit DMAchoice.org**
- Opt out of getting prescreened credit and insurance offers in the mail. You can choose to opt out for five years or permanently. **Call 1-888-567-8688 to start the process**
- Learn more about how to get fewer spam texts, emails, and junk mail. If you spot a scam, report it to the FTC at **ReportFraud.ftc.gov**
- A similar program to the Do Not Call Registry, where you can opt out of receiving unsolicited marketing calls, is the Direct Marketing Association's (DMA) "DMAchoice" service, which allows you to opt out of receiving unwanted marketing mail and emails from participating companies; essentially, a "prescreen & opt-out" option for mail and email marketing.

Key points about DMAchoice:

- Function: Lets you register to reduce the amount of promotional mail and emails you receive from companies that are members of the DMA.
- Access: You can register on the DMAchoice website.
- Important consideration: While it can significantly reduce unwanted mail, it may not completely eliminate it as not all companies participate in the DMA.



Opt Out of Unwanted Communication

Created by the team at Cyber Light in partnership with California Health Advocates

OTHER RELEVANT OPT-OUT OPTIONS

- **Credit Bureau Prescreen Opt-Out:**
 - This allows you to opt out of receiving preapproved credit card offers based on your credit report from the major credit bureaus like Equifax, Experian, and TransUnion
- **Financial Institution Opt-Out:**
 - Many banks and financial institutions have their own opt-out mechanisms for reducing marketing solicitations
 - <https://consumer.ftc.gov/articles/prescreened-credit-insurance-offers>

TIPS: 6 EASY OPT OUTS

[LINK: 6 EASY OPT-OUTS TO PROTECT YOUR PRIVACY - CONSUMER REPORTS](#)

1. National Do Not Call Registry
2. Prescreened Credit Offers
3. DMA Choice
4. FERPA
5. Banks and Other Financial Institutions
6. Data Brokers

TIPS: TOP 10 OPT OUTS

[LINK: https://www.worldprivacyforum.org/2015/08/consumer-tips-top-ten-opt-outs/](https://www.worldprivacyforum.org/2015/08/consumer-tips-top-ten-opt-outs/)

1. National Do Not Call Registry
2. Prescreened offers of credit and insurance
3. DMA opt outs
4. Financial institution opt outs
5. CAN SPAM
6. Credit freeze
7. FERPA (education opt out)
8. Data broker opt outs
9. Internet portal opt outs
10. Advertising opt outs

WANT TO LEARN MORE?

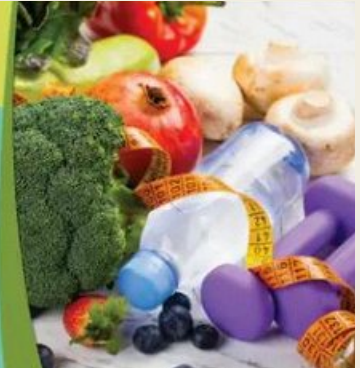
VISIT US ON OUR WEBSITE: CALIFORNIASMP.ORG FOR MORE INFORMATION AND RESOURCES TO HELP PROTECT YOURSELF FROM MEDICARE SCAMS OR CONTACT KERN COUNTY HICAP AT 661-868-1000

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Public Health's Know Your Numbers Program Works to Improve the Health of Kern Residents

KNOW YOUR NUMBERS



Article courtesy of Michelle Corson, Program Manager/Public Relations Officer at KC Public Health Dept.

In Kern County, where almost 78% of adults are overweight or obese, taking charge of your health can feel overwhelming. But it's easier than you may think! Kern County Public Health's Know Your Numbers is a traveling 7-week program offering free health screenings, fitness sessions, and nutrition classes throughout Kern County.

Our traveling program provides two health screenings, evaluating body mass index, blood pressure, blood glucose, and cholesterol levels. These screenings bookend five weeks of nutrition coaching from our Public Health Nutritionist and fitness classes led by our Fitness Instructor.

The program meets once each week for seven weeks. Weeks one and seven feature free health screenings with vocational and registered nurses, while weeks two through six offer 30 minutes each of fitness and nutrition classes. Our Fitness Instructor accommodates all fitness and comfort levels with modifications as needed, and our bilingual staff ensures accessibility for everyone.

Since 2018, this comprehensive approach to health education and accessibility has not only provided vital health screenings and education but also empowered residents across Kern County to take control of their well-being and engage more proactively with their overall health.

Discover firsthand the impact of the Know Your Numbers Program through the experiences of participants themselves:

"This program has improved my quality of life by helping me to exercise and eat healthier!" -Lucia

"The exercise helped me feel more strength in my legs." -Dave

"It has improved in eating better, adding more vegetables and fruits, and enjoying exercising."

-Adriana

"I noticed in the afternoon/evening I have more energy due to the exercise provided. Also has had a positive impact on my mood and outlook."

-Teresa

Know Your Numbers in Delano

Wonderful College Prep Academy

2070 Veneto St

Delano, California 93215

Dates:

April 22nd, 29th

May 6th, 13th, 20th, 27th

June 3rd

Time:

5:00 PM - 6:00 PM

Visit Kern County Public Health website for additional locations and dates:

<https://kernpublichealth.com/knowyournumbers/>

Out in the Community

KERN COUNTY AGING & ADULT SERVICES CELEBRATES OLDER AMERICANS MONTH 2025: FLIP THE SCRIPT ON AGING

May is here, and it's time to honor the older adults who enrich our lives and communities every day! Each year, Older Americans Month shines a spotlight on aging-related topics and celebrates the invaluable contributions of older generations. This year's theme, "**Flip the Script on Aging**," invites us to rethink how we view aging—challenging stereotypes and embracing the vitality, purpose, and opportunities that come with growing older.

What Does "Flip the Script on Aging" Mean?

This theme is all about changing the narrative. Instead of seeing aging as a decline, let's celebrate it as a time for growth, exploration, and connection. Older adults bring wisdom, leadership, and creativity to their families, workplaces, and communities. Whether they're mentoring younger generations, pursuing lifelong learning, or staying active in civic life, they show us that aging is a vibrant chapter filled with possibilities.

By shifting our perspective, we can create a society where aging is seen as an asset—not a limitation. Let's honor their achievements, encourage engagement in meaningful activities, and challenge outdated stereotypes about what it means to grow older.



How Can We Celebrate Older Americans Month?

Here are some ways you can help flip the script on aging this May:

- **Honor Contributions:** Recognize the invaluable role older adults play in our families and communities. Share stories that highlight their achievements and impact.
- **Share Their Stories:** Highlight the inspiring contributions of older adults in your community.
- **Promote Engagement:** Encourage participation in educational programs, recreational activities, or volunteer opportunities.
- **Challenge Ageism:** Advocate for positive portrayals of aging in media and workplaces.
- **Foster Connections:** Support initiatives that help older adults stay socially active and connected.

Want to take the initiative in your community? Here are some fun and impactful ideas!

- **Host an "Age-Positive Storytelling Night"** where older adults share inspiring life experiences or creative work.
- **Launch a "Skills Swap"** program pairing seniors with younger community members to teach and learn from each other (think tech tutoring or traditional crafts).
- **Create intergenerational art projects**, like a community mural or podcast series, highlighting diverse perspectives on aging.
- **Advocate for age-inclusive language** in local media and policies, replacing terms like "elderly" with "vibrant" or "experienced."
- **Organize a "Reverse Mentorship Day"** where older adults and youth collaborate on solutions for community challenges.



Join Us on May 3rd for the Older Americans Month Resource Fair!

Kern County Aging & Adult Services is thrilled to host this year's **Older Americans Month Shredding Event and Resource Fair!** This is a fun and empowering event designed to celebrate older adults while connecting them with valuable resources. This event is all about celebrating our older community members while providing tools to support their independence and engagement. Whether you're looking for resources or just want to enjoy some fun activities, we'd love to see you there!

Here's what you can look forward to:

- ✔ **Free Document Shredding:** Safeguard your personal information.
- ✔ **Educational Seminar:** Get to know more about AASD services.
- ✔ **Chair Yoga by The Haven Yoga Studio:** Stretch, breathe, and relax!
- ✔ **Cakewalk & Giveaways:** Enjoy treats and prizes.
- ✔ **Community Vendor Resources:** Explore services tailored for older adults and their caregivers.
- ✔ **And Much More!**

Let's come together this May to honor the incredible contributions of older adults in Kern County. By flipping the script on aging, we can create a more inclusive and supportive community for everyone.

See you at the fair!



OLDER AMERICANS MONTH RESOURCE FAIR

KERN COUNTY
AGING & ADULT SERVICES

OLDER AMERICANS MONTH
FLIP THE SCRIPT ON AGING - MAY 2025

SATURDAY
May 3, 2025
8:30 AM - 11:30 AM

Engage, Honor, Connect!

Celebrate with us as we Flip the Script on Aging—honoring contributions, breaking stereotypes, and embracing new possibilities!

- ✔ Free Document Shredding
- ✔ Educational Presentation
- ✔ Chair Yoga
- ✔ Cakewalk
- ✔ Giveaways and much more...



JOIN US

Location:

Aging & Adult Services
5357 Truxtun Ave. Bakersfield

For More Info Call:

661-868-1000

[HTTPS://WWW.KERNCOUNTY.COM/HICAP](https://www.kerncounty.com/hicap)

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OLDER AMERICANS MONTH RESOURCE FAIR

EVENT AGENDA

8:30 - 11:30 Document Shredding

- ✓ Drive-Thru shredding located in the Southwest parking lot behind the building

9:00 - Aging & Adult Services Presentation

- ✓ Learn about the services we offer in this 15 minute presentation inside the main building

9:30 - Chair Yoga by The Haven Yoga Studio

- ✓ Join Yoga instructor **Charlotte** in the main building for 20 minutes of relaxation and gentle stretching

10:15 - Cakewalk

- ✓ Try your luck at a chance to win a cake. Located in the Main Square

11:00 - Raffle time

- ✓ Turn in your "Meet our Vendors" slip before 11:00, to enter the raffle drawings. **Must be present to win!**



KERN
COUNTY
AGING & ADULT SERVICES

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

**OLDER
AMERICANS
MONTH**

ACL.gov/OAM
#OlderAmericansMonth