

What is **HIICAP** and what can it do for you?

HIICAP is the
H Health
I Insurance
I Information,
C Counseling &
A Assistance
P Program.

We can help you to understand and navigate through the Medicare system. We offer services which are free and unbiased to make sure you have the best coverage to meet YOUR needs.

**HIICAP of
Herkimer County**
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herkimercountyhiicap.org



NEW YORK
STATE OF
OPPORTUNITY
Health Insurance
Information, Counseling
and Assistance Program

HIICAP News --- Open Enrollment October 15th – December 7th

During Medicare's Open Enrollment Period, also known as AEP, people with Medicare can make changes to their coverage. The changes made will go into effect on **January 1st, 2024**.

How can you make plan changes?

The HIICAP office has information for every plan available in Herkimer County, and they can assist in comparing which plan is best for your needs. You will need to provide a current medication list, up-to-date contact information, and your preferred pharmacy. Please understand that this time of year is incredibly busy for the HIICAP office, but we will return your calls as soon as possible. To request a review please reach out to us at:

315-894-9917 x232

HIICAP can also assist you with applying for a Medicare cost savings program. The 2023 income guidelines for the various programs are listed below:

Medicare Savings Program (MSP)

- MSP can pay your Medicare premiums for you. If your gross income is less than **\$2,280** (single) or **\$3,077** (married) you may qualify.
- Some insurance premiums can be deducted from your income, so if you are over you should still contact us to see if you qualify.

Extra Help (EH)

- The EH program will help you pay the monthly drug premium and lower your prescription co-pays for your D plan or MAPD plan.
- If your income is less than **\$1,843** (single) and **\$2,485** (married) and your assets are less than **\$16,660** (single) and **\$33,240** (married) you may qualify.

NYS EPIC

- This program may pay all or a portion of your Part D premium and lower your copays for prescriptions.
- In order to qualify you must be a NYS resident, 65 or older with an annual income up to **\$75,000** (single) or **\$100,000** (married).
- There are fee and deductible plans so depending on where your income falls determines which benefit you will have.

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