

## Helpful On-Line Resources

Center for Medicare and Medicaid Services  
[www.medicare.gov](http://www.medicare.gov)

Virginia Department of Aging  
[www.vda.virginia.gov](http://www.vda.virginia.gov)

Virginia Bureau of Insurance  
[www.scc.virginia.gov](http://www.scc.virginia.gov)

National Council on Aging  
[www.benefitscheckup.org](http://www.benefitscheckup.org)

Find the nearest Medicare counselor in VA or in another state  
[www.shiptalk.org](http://www.shiptalk.org)



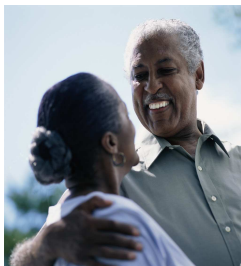
Written by Joel Mekler, VICAP Coordinator, Arlington Agency on Aging

Edited by The Rev. Sandi John, MDiv, MS, PMHCNS, BC, Senior Manager, Congregational Health Partnership.

Articles in this newsletter are not a substitute for the care and advice of medical professionals. When you have a question or need medical advice, diagnosis or treatment, consult your physician.

This newsletter is produced by Inova Health System in conjunction with your faith community. If you prefer not to receive this newsletter, please notify the appropriate personnel in your faith community.

Inova Health System is a not-for-profit health care system based in Northern Virginia that consists of hospitals and other health services including emergency and urgent care centers, home care, nursing homes, mental health, blood donor services, and wellness classes. Governed by a voluntary board of community members, Inova's mission is to improve the health of the diverse community we serve through excellence in patient care, education and research.



Congregational Health Partnership  
8003 Forbes Place, Suite 102  
Springfield, VA 22151

Phone: 703-321-2602  
Fax: 703-321-1978

[www.inova.org/chp](http://www.inova.org/chp)  
[www.inova.org](http://www.inova.org)



October  
2008

[www.inova.org/chp](http://www.inova.org/chp)



*Congregational  
Health  
Partnership  
is a program of  
Inova  
Community  
Affairs Division*



## For Your Health

### Medicare and You: Are You Ready?

#### Meet Sara

Sara is a 75 year old retiree with limited income. She is enrolled in Medicare and has supplemental medical insurance through her former employer. Sara felt safe knowing her medical expenses were covered in full. Unfortunately, last year Sara was diagnosed with breast cancer. Soon after she learned that her former employer was reducing their retiree health benefits because of the slow economy. Her employer would no longer offer prescription drug benefits for retirees. Worried, Sara talked to a fellow church member about what was happening to her. Her neighbor suggested she contact her local Area on Aging for help. She took the advice, and luckily was referred to a VICAP Coordinator in her community.

Information is power. Because of Sara's good talks with her VICAP counselor, she now has a better understanding of her Medicare options, rights, and benefits. She is more relaxed and better able to take care of her health.

## What is VICAP?

VICAP stands for Virginia Insurance Counseling and Assistance Program. VICAP is a state-run program that provides **FREE** and unbiased health benefits counseling for Medicare beneficiaries of all ages, their families and caregivers. The mission of VICAP is to empower consumers to make the most of their Medicare benefits and choices.

## VICAP Counselors Can Help You. . .

- ♥ Figure out your long term care needs and insurance options
- ♥ Evaluate Medicare supplemental plans and compare policies
- ♥ Understand Medicare private health plan options (Medicare Advantage)
- ♥ Enroll, if eligible, in Medicare Savings Programs to help pay for Medicare premiums and co-pays
- ♥ Figure out your medical bills
- ♥ Understand Medicare/Medicaid eligibility and enrollment requirements
- ♥ Evaluate Medicare Part D plans and other resources for prescription drug assistance
- ♥ File Medicare appeals and grievances

## Find the VICAP Office Nearest You

Arlington County/City of Alexandria	703 228-1700
Fairfax County	703 324-5411
Fauquier County	540 825-3100
Loudoun County	703 777-0257
Prince William County	703 792-6400

## VICAP Advantages

VICAP saves consumers time, money, and energy. The program is cost-effective because it relies primarily on volunteer counselors who are familiar with community needs and services.

VICAP services are completely free, confidential, objective, and unbiased. Counselors do not sell or endorse anything.

VICAP serves:

- ♥ Medicare beneficiaries of all ages
- ♥ Baby boomers nearing retirement
- ♥ Family members and caregivers



## The Word of Grace for Beneficiaries

“The capacity to bless life is in everybody. The power of our blessing is not diminished by illness or age. On the contrary, our blessings become even more powerful as we grow older. They have survived the buffeting of our experience. We may have traveled a long, hard road to the place where we can remember once again who we are. That we have traveled and remembered gives hope to those we bless.”

Rachel Naomi Remen, M.D.

*In My Grandfather's Blessings*