

**ATTACHMENT F  
HEALTH INSURANCE ADVOCACY  
AND COUNSELING PROGRAM (HICAP)  
PART TWO-PROGRAM DESIGN**

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**PROGRAM MODEL/SCOPE OF WORK  
OLDER AMERICANS ACT  
REQUEST FOR PROPOSAL 2015-17**

**I. Program Overview**

Sonoma Health Insurance Counseling and Advocacy Program (HICAP) is part of a national network of State Health Insurance and Assistance Programs (SHIP). SHIP is a Federal grant program that helps states enhance and support a network of local programs, staff, and volunteers. Local programs are charged with directly helping beneficiaries to understand how to use their Medicare benefits including Prescription Drug Plan coverage, Medicare Advantage plans, Medicare supplemental policies, Medicare Savings Programs, and long term care insurance. The Centers for Medicare and Medicaid (CMS) administers the SHIP grant programs nationally.

The HICAP program provides unbiased confidential personalized counseling, free community education and outreach events for Medicare beneficiaries through the use of trained and supervised HICAP counselors. HICAP Counselors are trained to assist with choosing and/or enrolling in Prescription Drug Plans and Medicare Health Plans, filing original Medicare and private insurance claims and/or preparing Medicare appeals. HICAP Counselors help with comparing policies and explaining what services each policy provides when participants are considering purchasing long-term care insurance or Medicare supplement insurance.

Sonoma County administers HICAP for three other designated Area Agency on Aging Planning and Service Areas (PSAs) including Napa/Solano, Marin, and Lake/Mendocino. As a result, California Department of Aging makes all HICAP funds for the coordinated region in one allocation.

**II. Estimated Funding**

Estimated 2015-16 funding for HICAP services for all regions: \$417,000.

**III. Units of Service Requirements for HICAP**

**\*NOTE\*** The benchmarks listed below are adjusted annually by the California Department of Aging and the Administration on Aging. Numbers shown are from fiscal year 2014-15.

<b>Measure</b>	<b>PSA 5 Marin</b>	<b>PSA 26 Lake/Mendo</b>	<b>PSA 27 Sonoma</b>	<b>PSA 28 Napa/Solano</b>
Total Clients Served	397	321	1,272	645
Estimated # of Public & Media Events	29	29	58	52

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<b>Measure</b>	<b>PSA 5 Marin</b>	<b>PSA 26 Lake/Mendo</b>	<b>PSA 27 Sonoma</b>	<b>PSA 28 Napa/Solano</b>
Counseling Assistance/Contacts with Beneficiaries	2,378	2,719	6,527	4,526
Estimated # of Persons Reached at Public & Media Events	2,020	2,033	4,035	4,615
Contacts with Low Income Beneficiaries	115	393	437	557
Contacts with Beneficiaries due to Disability	639	1,395	2,229	2,204
All Plans Enrollment/Enrollment Assistance Contacts	1,430	2,106	4,538	3,786
Estimated Part D Enrollment & Enrollment Assistance Contacts	1,097	1,696	3,442	2,643
Counseling Hours	986	1,467	2,143	2,540

**IV. Program Requirements**

**Along with addressing each point listed in Part Four – Instructions for Proposal Preparation; Section III(D)-Proposal Narrative items 1-5 (page 9-11), proposal must demonstrate the proposer’s ability to provide:**

- A. Service to allowable service populations (no income requirement for HICAP)
  - 1. Serve individuals age 65 or older on Medicare.
  - 2. Serve those younger than age 65 with a disability on Medicare.
  - 3. Serve those imminent of becoming eligible for Medicare.
  - 4. Serve individuals that are Medicare/Medi-Cal dual eligible.
  
- B. Ensure statutory provisions of HICAP (W&I Code, Section 9541) are met and services provided in accordance with all applicable laws, regulations, and the HICAP Program Manual as issued by CDA and in any other subsequent program memos, provider bulletins or similar instructions issued during the term of this Agreement. HICAP Program Manual available to be viewed at the Adult & Aging Services Division office upon request.
  
- C. HICAP services to include:
  - 1. Community education about Medicare Part A (Hospital Insurance) and Part B (Medical Insurance and Durable Medical Equipment), Part C (Medicare Advantage Plans), Part D (Prescription Drug Plans) and Medigap supplemental insurance policies and long-term care insurance. Individuals of any age may attend HICAP community education events. [W&I Code Section 9541(c)(1),(4),(5), &, (6)].
  - 2. Individual health insurance counseling that provides objective and

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accurate comparisons of Part C and Part D Plan choices and eligibility for Medicare Savings Programs and Part D Extra Help.

3. Informal advocacy services regarding enrollment, disenrollment, claims, appeals, prescription drug exceptions, and other urgent Part D Plan coverage issues.
4. Legal Assistance or Legal Referral to assist individuals with legal questions related to their benefits. The successful proposer must maintain a directory of legal services or a phone number for referral to the local Bar Association for such purposes.

**D. Staffing and Operation**

1. Staffing to include at least one (1) Program Manager who must have the capacity to manage no less than 32 hours per week. The Program Manager has general oversight of HICAP services and sole authority to recommend persons for HICAP Counselor registration, to file industry complaints, and to refer HICAP clients to legal services.
2. Recruit, train, and register with the California Department of Aging (CDA) at least 25 Volunteer Counselors, Long-Term Care Counselors, and Community Educators. Each volunteer must complete 10 hours of internship with an experienced Counselor.
3. Ensure all persons affiliated with the program and who are counseling, including paid personnel and volunteers, are trained and registered with the CDA as HICAP Counselors in accordance with law and regulation.
4. Provide on-going support and annual training for HICAP Counselors to maintain proficiency and to meet registration renewal requirements.
5. Prevent individuals who sell insurance, receive gifts, compensation, or other financial gains from insurers from being considered for HICAP Counselor positions.
6. Provide all counselors with the latest HICAP Counselor Handbook. HICAP Counselor Handbook available to be viewed at the Adult & Aging Services Division office upon request.
7. Ensure office hours open to the public, five days a week, Monday through Friday, at least 9 a.m. to 4 p.m., except holidays.
8. Provide telephone access by the public during normal business hours, Monday through Friday, at least 9 a.m. through 4 p.m. Calls from clients leaving messages must be returned within 48 hours, excluding weekends and holidays.
9. Ensure all records containing confidential client information, are handled in a confidential manner, subject to the requirements for audits and monitoring.
10. Ensure "alternative communication services" are available to non-English speaking or limited English-speaking persons (LEP) eligible for services.

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“Alternative communication services” include, but are not limited to the following:

- a) Interpreters or bilingual staff.
  - b) Contracts with interpreter services.
  - c) Use of telephone interpreter lines.
  - d) Sharing of language assistance materials and services with other providers.
  - e) Translated written information materials, including but not limited to, enrollment information and descriptions of available services and programs.
  - f) Referral to culturally and linguistically appropriate community
- E. Report suspected abuse, neglect, or exploitation of program participants to Sonoma County Adult Protective Services and/or law enforcement.
- F. Prevent disclosure any information about the participant without written consent of the individual.
- G. Offer services free of charge.
- H. Provide each senior with the opportunity to voluntarily contribute to the cost of the service by developing a suggested contribution schedule.
- 1. Protect the privacy of each senior with respect to contribution made.
  - 2. Establish procedures to safeguard and account for all contributions.
- I. Comply with program standards, service priorities, and responsibilities consistent with statewide standards as they are released or identified by AAA or state licensing body.

**V. Reporting Requirements**

Proposals must show the proposer’s ability to:

- A. Provide timely, complete, accurate, and verifiable reports.
- B. Report activities to the AAA on a quarterly basis, utilizing the software or forms supplied by the AAA and data obtained from Peerplace, the data collection software, to comply with California Department of Aging (CDA) requirements.
- C. The contractor shall submit program performance reports in accordance with AAA requirements.