

# **VICAP CAN HELP TODAY**

Your local VICAP Program can provide you with FREE, unbiased, confidential and personal assistance. You will speak to a trained counselor who will walk you through the steps to maximize your benefits.

CALL (800) 552-3402

## **VOLUNTEER WITH VICAP**

Your experience can have a meaningful impact on your community. By being a VICAP volunteer you can help educate, counsel and assist Virginia's Medicare beneficiaries.

To learn more about this opportunity and become a part of the team, call (800) 552-3402.



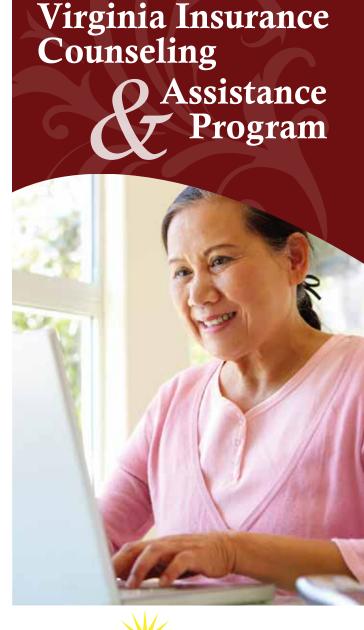
## **IN PARTNERSHIP**

- \* Virginia Department for Aging and Rehabilitative Services
- \* Virginia State Corporation Commission's Bureau of Insurance
- \* Virginia's local Area Agencies on Aging

**Call your local VICAP program** 

# or call: (800) 552-3402

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#### **ABOUT VICAP**

The Virginia Insurance Counseling and Assistance Program (VICAP) is part of a national network of programs that offers FREE, unbiased, confidential counseling and assistance for people with Medicare.

## **COUNSELING TOPICS**

- Medicare
- Medicare Part D
- Medicare Advantage Plans
- Medigap
- Duals Special Needs Plans (D-SNPs)
- Long-term care insurance
  Counselors can also help with health care appeals, denials and identifying those eligible for low-income subsidies.

VICAP counselors are not licensed to sell insurance. Counselors are trained and certified to help you understand and compare benefits, assist with filing for benefits based on income and resources, and inform you of your rights.





# FIND THE PLAN FOR YOU

VICAP counselors can help all Medicare beneficiaries, including those with disabilities and younger than 65, explore options that best meet their needs. Counselors will help you compare the quality of care and services given by health and prescription drug plans available in your area.

## **FILE FOR MEDICAL BENEFITS**

VICAP counselors can help you file for medical benefits, low-income subsidies, health care appeals and grievances. Working with you, counselors are able to help you resolve health care issues and assist you in understanding complex medical bills.

# PREVENT HEALTH CARE FRAUD

Working collaboratively with the Senior Medicare Patrol, VICAP counselors will help educate and empower beneficiaries to take an active role in detecting and preventing health care fraud and abuse.

