



Turning 65? Retiring?

Health Insurance Counseling and Advocacy Program (HICAP)

HEALTH INSURANCE COUNSELING AND ADVOCACY PROGRAM (HICAP)

The mission of the Ventura County Area Agency on Aging's Health Insurance Counseling and Advocacy Program (HICAP) is to educate the public and offer a one-stop-shop experience assisting recipients and their families with Medicare, supplemental health insurance, long term care insurance and other related health coverage plan questions and resources at no cost.

- New to Medicare
- Medicare Due to Disability
- Medicare Part A and B
- Medicare Part C – Medicare Advantage (MA)
- Part D – Prescription Drug Coverage
- Medigap Supplemental Insurance
- Employer/Retiree Sponsored Plans
- Long Term Care Insurance
- Community Education

Decisions, decisions....

You have several important decisions to make BEFORE you turn 65 or retire...

Should you...

- ☐ Keep employer or retiree coverage?
- ☐ Enroll in Medicare Part A and/or Part B?
- ☐ Join a Medicare Prescription Drug Plan?
- ☐ Buy a Medigap policy?
- ☐ Enroll in a Medicare Advantage Plan?
- ☐ Apply for COBRA benefits?

Things to Consider

Will you be keeping your Ventura County sponsored plan?

How does your health plan work with Medicare? How much will you pay out of pocket?

Will your prescription drugs be covered? Often employer coverage can be better than Medicare Part D.

How does your employer provided coverage differ for retirees?

Does retiree coverage include other family members?

If you drop your employer coverage as a retiree, can you get it back?

Do you know who to contact for more information?

Pre-Retirement Checklist



Make an appointment with your Benefits Coordinator Patty.Vandewater@ventura.org before your planned retirement date.



Learn what your retiree coverage choices are and how much it will cost you, so you can accurately compare it with calculated Medicare options.



Think about what you like and dislike about your current health insurance AND how additional family coverage may be affected will help you make your decision.



If you consider COBRA coverage, learn about the COBRA election period, your Part B enrollment period, and your Medigap Open Enrollment Period.



Make an appointment with a HICAP counselor to learn about Medicare and review your options.



[SOCIAL SECURITY
ADMINISTRATION](#)



[COUNTY OF
VENTURA BENEFITS
WEBSITE](#)



[2025 MEDICARE &
YOU HANDBOOK](#)



[2025 RETIREE
HEALTH BENEFITS
HANDBOOK](#)



[MEDICARE OFFICIAL
WEBSITE](#)

RESOURCES

Volunteer Opportunities

HICAP counselors give free and unbiased information regarding healthcare insurance options for those contemplating retirement. Advisors offer assistance with information, plan selection, assistance filling out forms, appeals and completing other paperwork necessary for benefits and enrollment.



Contact Us



County of Ventura - Area Agency on Aging
4651 Telephone Rd.
Ventura, CA 93003
Phone: 805.477.7300
Fax: 805.477.7312

HICAP@venturacounty.gov
www.vcaaa.venturacounty.gov



This project is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$373,627 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.