

## Using Contra Costa County Health Services

### You can use County medical providers IF

- **You have “Original” Medicare and not Medi-Cal**
  - You can use Contra Costa County providers for Medicare A and B services. You must present your Medicare card at the time of service. You will be responsible for Medicare deductibles and co-insurance unless you have a Medicare Supplement (Medigap) policy
  - In order to have prescription drug coverage you must join a separate Part D drug plan
  - If you have a Medigap policy, County providers will bill your policy for deductibles and co-insurance
- **You have Medicare and Medi-Cal with a share of cost**
  - County providers will bill you for Medicare deductibles and co-insurance and services not covered by Medicare
  - You can use a special bill reduction program offered by the county to significantly lower costs not paid by Medicare. Contact HICAP for details.
  - In order to have prescription drug coverage you must join a separate Part D drug plan
  - You can also purchase a Medigap policy, which will pay for Medicare deductibles and co-insurance
- **You have Medicare and full scope Medi-Cal (no share of cost)**
  - You can keep or join the Contra Costa Health Plan (CCHP) Medi-Cal Managed Care plan
  - If you use county providers, you will have no additional costs for medical services
  - You must have a Part D Medicare plan for prescription drug coverage. Low co-pays will apply, but depending on your plan, there will be no additional costs
  - Since you have Medicare as well as Medi-Cal, you have the right to use providers outside the CCHP plan. It is best to choose providers who accept Medi-Cal as well as Medicare so you can be assured they will write off costs not paid by Medicare. You cannot be balance-billed for Medicare co-insurance and deductibles.
  - Although you cannot purchase a Medigap policy, if you already have one or if someone purchases it for you, you can also use it to see providers who will not accept patients with Medi-Cal. You can only have a Medigap policy if you’re not also enrolled in the Medi-Cal Managed Care Plan.
- **You have coverage with Contra Costa Health Plan as a county employee or retiree**
- **You cannot use Contra Costa County medical providers if you have a Medicare Advantage plan**

**HICAP—Health Insurance Counseling and Advocacy Program, Contra Costa County**  
(925) 655-1393 or (800) 434-0222 or (800) 510-2020 (from land lines only). [www.cchicap.org](http://www.cchicap.org)



LOCAL HELP FOR PEOPLE WITH MEDICARE

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