

## Making a Difference through Volunteering

By Nelva Hernandez, VICAP Coordinator



Bob is turning 65 next month. He is still employed and confused about his insurance options. Bob has had a number of calls from insurance brokers and is confused about his Medicare insurance options. Bob was referred to The Virginia Insurance Counseling and Assistance Program (VICAP) and met with a counselor to understand his insurance options.

The Alexandria City VICAP program is a free insurance counseling program which provides Alexandria City residents individualized, unbiased, and confidential counseling to help understanding Medicare and other insurance related issues.

The VICAP's program is managed by the Division of Aging and Adult Services and funded by the City of Alexandria in partnership with the Virginia Department of Aging. The program which is designated to serve the City of Alexandria residents is volunteer driven, relying heavily on volunteers to fulfill the day to day functions of the program with the support of only a half time staff position.

Volunteers meet with residents in person or over the phone to discuss when to apply for Medicare, assist with choosing a Medicare drug prescription plan, help residents understand and compare Medicare supplemental insurance, understand billing statements and find assistance to help with Medicare drug costs. Volunteers also educate residents on how to identify and prevent fraud. In addition to one on one meeting with residents, VICAP volunteers fan out all over the City to provide workshops to help residents understand the health insurance landscape.

VICAP volunteers are invaluable during Medicare's Annual Enrollment Period, October 15 to December 7, 2018. Volunteers assist residents to compare their Plan D drug prescription plans, make sure their plans cover their medications and is the most affordable option. They are instrumental in saving beneficiaries thousands of dollars in prescription costs.

"The benefits of volunteering are well documented and include physical and mental health benefits for volunteers such as reduced stress, mental stimulation, learning new and overall life satisfaction", said Pam Austin, aging and disability coordinator at the Division of Aging and Adult Services who recruits volunteers for the program.

"Volunteering allows me to use my current skills and knowledge and keep it fresh. I also have the opportunity to learn something new every time, all while helping others", said Cedar Dvorin, a volunteer with the Alexandria City VICAP Program.

VICAP volunteers can give as few as four hours/week and in return, they learn to navigate a program that touches not just the life of others but their own lives. Volunteers are carefully screened and attend training workshops. They are mentored by staff to make sure they have the best experience.

After receiving counseling from the VICAP Counselor, Bob decided to keep his employer insurance until he retires in December. He was advised to enroll in Medicare Part A which covers hospital insurance and is free for people who have worked for approximately 10 years and paid Medicare taxes. He will postpone enrolling in Part B until he retires in December. Bob was offered another appointment in December to assist him with enrolling in the Medicare program.

To make a difference in the lives of Alexandria City Residents like Bob by volunteering with the VICAP Program, call the Division of Aging and Adult Services at 703-746-5999 or email [vicap@alexandriava.gov](mailto:vicap@alexandriava.gov).