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[Virginia Insurance Counseling and Assistance Program \(VICAP\)](#)

Are you confused about what type of insurance you need, or whether you need long-term care insurance, a Medigap policy or prescription drug coverage? Are you having problems making sense of your medical bills? If so, the Virginia Department for the Aging and Rehabilitative Services (DARS) may be able to help you.

Individual insurance counseling assistance is available through the [Virginia Insurance Counseling and Assistance Program \(VICAP\)](#). VICAP is a counseling program, for beneficiaries regardless of age and their families, that provides help in understanding Medicare, Medicaid and medical bills, or in making decisions about Medicare supplement or long term care insurance. VICAP counselors at your local Area Agency on Aging (AAA) can help you resolve claims or billing problems. They can also assist you with filing for benefits, and sorting through complicated statements and notices. Trained VICAP counselors in communities across the state provide **confidential assistance** to individuals in their area **free of charge**.

To get in touch with a VICAP counselor in your area, contact your local Area Agency on Aging (AAA) or contact the Virginia Department for the Aging and Rehabilitative Services at 1-800-552-3402 (Toll-free/TTY) or (804) 662-9333 (Richmond area). View a [map of Virginia](#) to locate the Area Agency on Aging (AAA) that serves your community. View a complete list of [Area Agency on Aging \(AAAs\)](#), with contact information for each.

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