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## What is the State Health Insurance Assistance Program?



The State Health Insurance Assistance Program (SHIP) provides people with Medicare with information, counseling and enrollment assistance. SHIP counselors are certified to answer your Medicare-related questions and provide free, in-depth, one-on-one help.

SHIP counselors can help you understand your Medicare benefits, coverage rules, written notices, forms, appeal rights and procedures. They can help you obtain coverage through Original Medicare, Medicare Advantage (Part C) plans and Medicare Prescription Drug (Part D) plans. If you are finding it difficult to afford health care on your income, contact us — we may be able to help you apply for cost-saving programs. SHIP counselors can also help you compare Medicare supplemental (Medigap) insurance policies and explain how other insurance plans work with Medicare.

## Common reasons people contact a SHIP counselor include:

I am (or someone I love is) getting older and I want to know what Medicare plans, benefits to help with Medicare costs and Part D drug plans are available.

I am (or someone I love is) not sure which Medicare plan or drug plan is best for me.

I think my Medicare information was stolen, lost or fraudulently charged.

I need help applying for programs to help with out-ofpocket Medicare costs.

I want to request a class on Medicare and other helpful programs for a group of Medicare-eligible people.

## What to expect from SHIP:

When you call SHIP, you will have a confidential conversation about your Medicare issue with a certified SHIP counselor. If you prefer, you may call us to schedule an in-person appointment at our downtown location. We cannot accommodate walk-in clients without an appointment.

Here are some things to have handy when you call or meet with a SHIP counselor:

- Medicare card.
- List of current drugs your pharmacist can print this for you.
- Medicare Summary Notice.
- Documents related to your Medicare issue (such as bills and statements).

Phone and in-person appointments generally last 30-60 minutes, during which SHIP counselors conduct on-the-spot research to help you solve your Medicare issue.







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