



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

October, 2022

Q: I've heard of SHIP because I have a neighbor who is a SHIP Volunteer. I know she helps people with Medicare questions. What else does SHIP do?

A: What is SHIP? The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare, helping consumers make decisions regarding health insurance options related to Medicare. SHIP strives to help consumers get the most value for their Medicare health insurance dollars. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. We are part of a federal network of State Health Insurance Assistance Programs located in every state.

SHIP is staffed by a crew of volunteer counselors who have completed intensive training to offer you objective assistance in complete confidence. SHIP is not affiliated with any insurance company or agency and does not sell insurance.

So, what exactly does SHIP do?

- Provides educational materials and brochures.
- Educates beneficiaries so that they can understand Medicare, file claims, and appeal Medicare decisions.
- Informs consumers of their rights as a Medicare beneficiary or health insurance policyholder.
- Shows consumers how to evaluate the various Medicare Part D, Supplement, Medicare Advantage, and Long Term Care Insurance policies currently available.
- Refers clients to appropriate agencies where they can get help with other needs.
- Provides speakers to make presentations to groups.
- Helps with applications for assistance programs that help pay for uncovered Medicare costs.

SHIP has more than 75 sites throughout Indiana. Look for a SHIP site near you at www.in.gov/ship/find-an-indiana-ship-location/. Our counselors can assist you in

person, by phone, or virtually. SHIP participates in educational events throughout Indiana. Check out our list of state-wide events at www.in.gov/ship/ship-presentations-and-events/.

Follow SHIP on social media for Medicare related videos, updates, and announcements. Find us on [Facebook](#), [Twitter](#), [LinkedIn](#), and [YouTube](#).

SHIP is celebrating 30 years of service to Medicare beneficiaries! SHIPs were created under the Omnibus Budget Reconciliation Act of 1990. This section of the law authorized the Centers for Medicare & Medicaid Services (CMS) to make grants to states to establish and maintain health insurance advisory service programs for Medicare beneficiaries.

If you have questions related to Medicare, call SHIP at (800) 452-4800, (866) 846-0139 TTY or at www.medicare.in.gov. You can also find us on Facebook, Twitter, LinkedIn, and YouTube.

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance. For questions about this article, contact Sarah Peeper, sarahship@thenewcreative.com.