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Questions to Ask Series

State Health Insurance Assistance Program (SHIP)

Learn About SHIP and Find State SHIP Programs

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Learn About SHIP and Find State SHIP Programs

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CLAIM, GeorgiaCares, HICAP, HICP, I-CARE, MMAP, Sage Plus, SHIBA, SHICK, SHIINE, SHIP, SHIP, The CHOICES Program, WSHIIP ...

What do all the above names have in common?

They all are referring to the
State Health Insurance Assistance Program
Also commonly known as (SHIP)

Details on State Health Insurance Assistance Programs (SHIPs)

What is SHIP?

- SHIP is a free health benefits counseling service for Medicare beneficiaries and their families or caregivers. SHIPs mission is to educate, advocate, counsel and empower people to make informed healthcare benefit decisions. SHIP is an independent program funded by Federal agencies and is not affiliated with the insurance industry.
- SHIP Counseling is free of charge
- State Health Insurance Assistance Programs (SHIPs) provide free help to Medicare beneficiaries who have questions or issues with their health insurance. You can call a counselor or attend a workshop/presentation in your area

Do all States have SHIP Programs?

- All States including Puerto Rico offer SHIP however the program can be known as something other than SHIP. Some of the different names States call the program are:
- CLAIM, GeorgiaCares, HICAP, HICP, I-CARE, MMAP, Sage Plus, SHIBA, SHICK, SHIINE, SHIP, The CHOICES Program, WSHIIP, etc.

Who Pays for the SHIP Program?

- SHIPs are funded in part by state funds and by grants from the Centers for Medicaid and Medicare Services (CMS). The original program was founded in 1992 to provide Medicare beneficiaries with free, objective health insurance information and one-on-one counseling.

Who are the SHIP Counselors?

- SHIP counselors are people from your community who have volunteered to be a counselor and they are trained in Medicare eligibility, benefits and options, health insurance counseling and related insurance products.
- SHIP counselors are NOT connected with any insurance company, nor are they licensed to sell insurance or provide any legal advice.

- A SHIP counselor will NOT make decisions for you. Their purpose is to assist you objectively and confidentially, and to empower you to make your own wise health care decisions.
- SHIP Counseling is free of charge.
- If you are eligible for Medicare, you are eligible for SHIP Counseling.

More information about SHIP ...

- Many of the State SHIPs are hosting SHIP events in your community. A SHIP event often known as a "Medicare Monday" and often held on a Monday, are prearranged events where those eligible for Medicare can attend a workshop and learn about their options for healthcare the coming year.
- Medicare has specific enrollment periods so it is important that if you want to make changes to your Medicare health services you need to attend an event so you know your choices.
- Open Enrollment ...
- Fall is the season of change and this year, one major change is in the open enrollment window for Medicare insurance and drug plan coverage. If you want to change your plan or sign up for 2012 Medicare coverage, the open enrollment dates are October 15th, 2011 to December 7th, 2011. If you are currently a member of the Medicare Prescription Drug Plan or Medicare Advantage Plan, you will be notified in the mail about changes to your current plan. You will then be able to change your plan for January 1, 2012.

Find your State's "State Health Insurance Assistance Program (SHIP)"

- During the first week of October 2011 we have used www.Google.com search engine and located each state's "State Health Insurance Assistance Program (SHIP)" website. We want to remind you that some states call their SHIP programs by a different name so we have added a topic called "Program Name." Also note that if you find a broken link or incorrect phone number in this EGuide please email us at srginfo@seniorsresourceguide.com or so we can fix the link.
- One other comment – if you are calling from out-of-state to a different state note that some State's 'Toll Free' numbers are for 'in-state-use' only.

District of Columbia SHIP Website:

www.law.gwu.edu/Academics/EL/clinics/insurance/Pages/About.aspx

Phone: 202-739-0668, TTY 202-973-1079

Program Name: Health Insurance Counseling Project (HICP)

About: For District of Columbia residents with Medicare, or who are 60 years or older, HICP provides a telephone help line where consumers can leave confidential messages. Calls returned during business hour. HICP also offer community education programs to help you understand Medicare, Medicaid, and private health insurance. Please call us to set an appointment to have sessions held at your schools, churches, senior centers, government agencies, and community groups

States Starting with A ...

Alabama SHIP Website: www.adss.alabama.gov/ship.cfm

Phone: 800-243-5463

Program Name: State Health Insurance Assistance Program (SHIP)

About: The state of Alabama has SHIP coordinators and a crew of insurance counselors ready to assist you in making informed choices about your insurance. SHIP counselors are committed volunteers many of whom face the same issues you do as Medicare beneficiaries. They will provide you with information that will help you make informed choices for yourself regarding your insurance benefits. The counselors are not affiliated with any insurance companies and will not attempt to sell you insurance. All counseling records are strictly confidential. SHIP is a partnership with the Centers for Medicare and Medicaid Services, the Alabama Department of Senior Services and the Area Agencies on Aging.

Alaska SHIP Website: www.hss.state.ak.us/dsds/medicare/

Phone: 800-478-6065 Tollfree in Alaska, 907-269-3680, TTK 800-770-8973

Program Name: State Health Insurance Assistance Programs (SHIP) and Senior Medicare Patrol (SMP)

About: Alaskans are helping Alaskans get more out of their Medicare. Two programs: State Health Insurance Assistance Programs (SHIP) and Senior Medicare Patrol (SMP) is how they provide this assistance. SHIP provides one-on-one personalized counseling, education and outreach to Medicare beneficiaries and their families. This allows people to better understand and utilize their Medicare benefits. There is a large network of counselors throughout Alaska that help beneficiaries understand and navigate Medicare and other health insurance programs and plans.

Arizona SHIP Website: www.azdes.gov/daas/ship/

Phone: Statewide Hotline 800-432-4040 (leave message)

Program Name: State Health Insurance Assistance Program (SHIP)

About: For more information about SHIP in Arizona contact the Arizona statewide hotline 24 hours a day at 1-800-432-4040. Leave a message and a SHIP Volunteer will call you back. Arizona SHIP is also recruiting volunteers to assist with telephone calls on Hotline. Please contact the Central SHIP office at 602-542-4446 if you are interested in volunteering.

Note that you can find local Arizona SHIP office online: www.azdes.gov/daas/ship/contacts/

Arkansas SHIP Website: www.insurance.arkansas.gov/seniors/homepage.htm

Phone: 800-224-6330, 501-371-2782

Program Name: Senior Health Insurance Information Program (SHIIP)

About: What is SHIIP? The Senior Health Insurance Information Program (SHIIP) is a health insurance information program that provides free one-on-one counseling, education, and information to individuals with Medicare of all ages. We answer questions in the following areas: Medicare health coverage, Medicare supplemental insurance, long-term care insurance, Medicare Advantage Plans, general Medicaid, senior referral services, Medicare prescription drug coverage, and retiree health plan coverage.

States Starting with C ...

California SHIP Website: www.aging.ca.gov/hicap/default.aspx

Phone: 800-434-0222

Program Name: California Department of Aging's Health Insurance Counseling and Advocacy Program (HICAP)

About: The California Department of Aging's Health Insurance Counseling and Advocacy Program (HICAP) provides personalized counseling, community education and outreach events for Medicare beneficiaries. HICAP is the primary local source for accurate and objective information and assistance with Medicare benefits, prescription drug plans and health plans. California HICAP is part of a national network of State Health Insurance and Assistance Programs (SHIP). SHIP is a Federal grant program that helps States enhance and support a network of local programs, staff, and volunteers. Local programs are charged with directly helping beneficiaries to understand how to use their Medicare benefits including Prescription Drug Plan coverage, Medicare Advantage plans, Medicare supplemental policies, Medicare Savings Programs, and long term care insurance. The Centers for Medicare and Medicaid (CMS) administers the SHIP grant programs nationally.

Colorado SHIP Website: www.dora.state.co.us/insurance/senior/senior.htm

Phone: 888-696-7213, En Espanol, sin cargo 866-665-9668

Program Name: Senior Health Insurance Assistance Program (SHIP)

About: The Senior Health Insurance Assistance Program (SHIP) within the Colorado Division of Insurance helps people enrolled in Medicare with questions about health insurance. Topics addressed by the program include Medicare, Medicare supplement insurance (Medigap), Medicare HMOs, Medicaid assistance for people on Medicare, and long-term care insurance. The program trains counselors working through regional organizations around the state to provide: individual counseling and assistance; public education presentations about Medicare, related health insurance, and Medicare fraud; and distribution of printed materials about these health insurances. Consumers may contact their regional community program by calling toll-free.

Connecticut SHIP website: www.ct.gov/agingservices/cwp/view.asp?a=2513&q=313032

Phone: 800-994-9422

Program Name: The CHOICES Program

About: Connecticut's program for Health Insurance Assistance, Outreach, Information, Referral, Counseling and Eligibility Screening is called The Choices Program. The program is a cooperative program of the State of Connecticut Department of Social Services, the Area Agencies on Aging, and the Center for Medicare Advocacy aimed at providing information to persons age 60 and older and persons with disabilities. Call The CHOICES Program to speak with a counselor in your area.

States Starting with D ...

Delaware SHIP Website: www.delawareinsurance.gov/departments/elder/eldindex.shtml

Phone: 800-336-9500, 302-674-7364

Program Name: ELDERinfo

About: ELDERinfo provides free health insurance counseling for people with Medicare. You can call ELDERinfo at 1-800-336-9500 or 302-674-7364 to set up a free counseling session with a trained volunteer at a convenient site near you. The goal is to empower people with Medicare to better understand their options and enable them to make the best health insurance decision for themselves. ELDERinfo provides counseling and assistance on questions and problems related to Medicare, Medicaid, Medigap, long-term care insurance and other types of health insurance. There is no charge for the service. Counselors with ELDERinfo are volunteers who have completed extensive training on health insurance. Counselors provide one-on-one assistance in an objective and confidential manner. To become an ELDERinfo volunteer and help other Medicare beneficiaries understand their health insurance options, please call 1-800-336-9500 or (302) 674-7364. ELDERinfo is Delaware's State Health Insurance Assistance Program (SHIP) and is funded in part by a grant from the Centers for Medicare and Medicaid Services.

States Starting with F ...

Florida SHIP Website: www.floridashine.org

Phone: 800-963-5337

Program Name: SHINE (Serving Health Insurance Needs of Elders)

About: SHINE is Florida's state health insurance assistance program for elder Floridians. SHINE provides educational materials and free unbiased insurance counseling to Florida elders, caregivers and family members. The goal is to help elders understand and receive the health insurance coverage they need through Medicare, Medicaid, Prescription Assistance, Long-Term Care Planning & Insurance, and other health care issues. Contact SHINE if you have questions by dialing the Elder Helpline at 1-800-963-5337.

States Starting with G ...

Georgia SHIP Website: www.mygeorgiacares.org/Home/SHIP/tabid/62/Default.aspx

Phone: 800-669-8387

Program Name: GeorgiaCares

About: GeorgiaCares is a private-public partnership, administered by the Georgia Department of Human Services (DHS) Division of Aging Services (DAS). GeorgiaCares is a volunteer-based program that provides free, unbiased and factual information and assistance to Medicare beneficiaries and their caregivers. GeorgiaCares is the State Health Insurance Assistance Program (SHIP). The State Health Insurance Assistance Program, or SHIP, is a national program that offers one-on-one counseling and assistance to people with Medicare and their families. Through grants directed to states, SHIPs provide free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations and programs, and media activities. Call a local GeorgiaCares office at 1-800-669-8387.

States Starting with H ...

Hawaii SHIP Website: www.hawaiiiship.org

Phone: 808-586-7299

Program Name: Sage PLUS Program

About: Aloha and welcome to the Sage PLUS Program website. Sage PLUS is Hawaii's State Health Insurance Assistance Program (SHIP), a program that offers one-to-one counseling and assistance to people with Medicare and their families. The free counseling and assistance is provided via telephone calls, face to face meetings and public education presentations.

States Starting with I ...

Idaho SHIP Website: www.doi.idaho.gov/shiba/shwelcome.aspx

Phone: 800-247-4422

Program Name: Senior Health Insurance Benefits Advisors (SHIBA)

About: Senior Health Insurance Benefits Advisors (SHIBA) is part of a network of state health insurance assistance programs across the United States. SHIBA offers free and unbiased information, counseling, and assistance regarding senior health insurance. The SHIBA network does not sell insurance, recommend policies, agents, or specific companies. It is the goal of the group to provide up-to-date and objective information to assist you in making informed buying decisions. SHIBA has volunteers/advocates throughout Idaho who are trained on a regular basis to provide individual counseling to seniors and their caregivers. SHIBA has a strong community education and outreach component. Coordinators make educational presentations on Medicare and other senior health insurance issues to a variety of community groups. We disseminate information at hundreds of health and senior fairs throughout the State. For senior health insurance information, counseling, and assistance or to discuss volunteer opportunities, call toll free within Idaho 1-800-247-4422.

Illinois SHIP Website: www.insurance.illinois.gov/ship **Phone:** 800-548-9034

Program Name: Senior Health Insurance Program (SHIP)

About: Illinois's Senior Health Insurance Program (SHIP) is a free statewide health insurance counseling service for Medicare beneficiaries and their caregivers. SHIP is sponsored by the Illinois Department of Insurance. Note: The information provided in the Fact Sheets was developed to provide consumers with general information and guidance about insurance coverages and laws. It is not intended to provide regulated entities (insurance industry) with a formal, definitive description or interpretation of Department policy. For specific Department policy on any insurance issue or regulated entities such as an insurance industry, consumers should contact the Illinois Department of Financial & Professional Regulation – www.idfpr.com.

Indiana SHIP Website: www.in.gov/idoi/2500.htm

Phone: 800-452-4800

Program Name: Senior Health Insurance Program (SHIP)

About: SHIP sites are located throughout the state of Indiana. Visit a local SHIP sites in order to meet with a counselor in person, or to have questions answered by phone. Counselors are trained volunteers who can answer questions about Medicare, Medicare Advantage, Medicare Supplement insurance, Medicaid, Long Term Care insurance, Prescription Coverage or Low Income Assistance. On the website you can search by county to locate a SHIP sites. If your county is not listed, then a site is not yet available where you live. You can select another county near you, or you can call the central office at 1-800-452-4800 for assistance.

Iowa SHIP Website: www.shiip.state.ia.us/FindACounselor.aspx

Phone: 800-351-4664, TTY 800-735-2942

Program Name: Senior Health Insurance Information Program (SHIIP)

About: Choosing Medicare and related health care coverage can be challenging. That's why SHIIP offers confidential, one-on-one counseling throughout Iowa from trained volunteers who have been in your shoes. The counseling is free. Note that the website lists SHIIP locations by county. Locate a site near you and then call to set up an appointment.

States Starting with K ...

Kansas SHIP Website: www.agingkansas.org/SHICK/shick_index.html

Phone: 800-860-5260

Program Name: Senior Health Insurance Counseling For Kansas (SHICK)

About: Senior Health Insurance Counseling for Kansas (SHICK) is a free program offering older Kansans an opportunity to talk with trained, community volunteers and get answers to questions about Medicare and other insurance issues. SHICK provides many resources that will help with the Medicare maze. SHICK volunteers are trained and know about the programs. The role of the volunteer counselor is to help people stay informed on changing conditions in health care insurance and to cut through the confusion. The volunteer counselors receive training on Medicare, Medicare Supplement Insurance, Long-Term Care and other health insurance subjects that concern older Kansans. The SHICK volunteer counselors do not work for any insurance company. The goal is to educate and assist the public to make informed decisions on what's best for them.

Kentucky SHIP Website: www.chfs.ky.gov/dail/ship.htm

Phone: 877-293-7447

Program Name: Kentucky State Health Insurance Assistance Program (SHIP)

About: The Kentucky State Health Insurance Assistance Program (SHIP) provides information, counseling and assistance to seniors and disabled individuals, their family members and caregivers. This service is provided at no charge by local, well-trained counselors. The program seeks to educate the general public and Medicare beneficiaries so they are better able to make informed decisions about their health care. SHIP does not sell anything. SHIP also works in partnership with the Kentucky Medicare Partners to provide outreach and education to people with Medicare.

States Starting with L ...

Louisiana SHIP Website: www.lidi.louisiana.gov/Health/SHIIP/index.html

Phone: 800-454-9573, 225-219-7731

Program Name: Senior Health Insurance Information Program (SHIIP)

About: To see that the senior citizens of Louisiana do not fall prey to complicated policies, misleading advertisements, or unscrupulous agents or insurance companies. SHIIP is a program funded by a grant from the Health Care Financing Administration, implemented April 1993 to provide counseling and assistance to seniors who need health insurance information. SHIIP volunteer counselors provide counseling, free of charge, on a variety of topics regarding health insurance, including: Supplemental and Long Term Care Insurance Policy Comparison, Assistance with Claims, Medicare-contracted Health Maintenance Organizations, Medicare Supplement (Medigap) Insurance and Medicare Appeals Process. SHIIP Counselors offer advisory information only and do not make decisions for clients. All information shared with a counselor is kept strictly confidential. The counselor will at no time attempt to sell the client anything. Information is given to clients to assist them in making informed decisions. SHIIP counselors never charge for this service. There is also a SHIP counseling online tool.

States Starting with M ...

Maine SHIP Website: www.maine.gov/dhhs/oes/resource/health_insurance.htm

Phone: 877-353-3771, TTY 800-750-5353, Local/Out of State 207-623-1797

Program Name: State Health Insurance Assistance Program (SHIP)

About: People in Maine who have Medicare insurance can get free health insurance counseling through the State Health Insurance Assistance Program (SHIP). Call the Legal Services for the Elderly Hotline or your local Area Agency on Aging. Specially trained staff will answer your questions about Medicare, Medicare drug discounts, supplemental insurance, MaineCare, long-term care and other health insurance.

Maryland SHIP Website: www.aging.maryland.gov/senior.html

Phone: 800-243-3425 – ext 71108

Program Name: Senior Health Insurance Assistance Program (SHIP)

About: The Senior Health Insurance Assistance Program (SHIP) meets one of the most universal needs of Medicare beneficiaries , including those under 65 years of age. SHIP helps seniors understand their health insurance benefits, bills and rights. The Maryland SHIP program provides trained staff and volunteer counselors in all 24 counties. Counselors provide in-person and telephone assistance in the following general areas for Medicare Prescription Drug Coverage Program, Medicare supplements (Medigap Plans), Assistance for disabled Medicare beneficiaries (under age 65), Medicare Advantage Plans (HMOs, preferred provider organizations), Long Term Care Insurance, Medical Assistance programs, Assistance for low-income beneficiaries and other topics important to seniors. The Maryland Department of Aging receives funding for this program from the Centers for Medicare & Medicaid Services, the State of Maryland and local governments. SHIP counseling services are confidential and free of charge.

Massachusetts SHIP Website: www.mass.gov/?pageID=eldershomepage&L=1&L0=Home&sid=Elders

Phone: 800-243-4636, press 3

Program Name: The SHINE Program (Serving Health Information Needs of Elders)

About: The SHINE Program (Serving Health Information Needs of Elders) is a state health insurance assistance program that provides free health insurance information, counseling and assistance to Massachusetts residents with Medicare and their caregivers. The SHINE Program is administered by the Massachusetts Executive Office of Elder Affairs in partnership with elder service agencies, social service and community based agencies and Councils on Aging. The program is partially funded by the federal agency Centers for Medicare & Medicaid Services.

Michigan SHIP Website: www.michigan.gov/miseniors/0,4635,7-234--261179--,00.html

Phone: 800-803-7174

Program Name: Medicare/Medicaid Assistance Program (MMAAP)

About: Medicare/Medicaid Assistance Program (MMAAP) provides free health benefit counseling services to those aged 65 and older, those who are Medicare beneficiaries due to disability, and their families. MMAAPs provide timely, objective and accurate information and support to Michigan beneficiaries so that they can make informed decisions about their health care. Information and assistance is provided in the areas of Medicare, Medicare+Choice (managed care options), Medigap insurance, and Medicaid long term care insurance. Counselors at local agencies provide information about benefits, comparative information about insurance products and managed care plans, and assistance with claims, denials of services and other insurance related problems. To obtain the services of a MMAAP counselor, call toll-free 1-800-803-7174. This number will automatically route the caller to the MMAAP nearest them where assistance can be provided over the phone or an appointment can be made.

Minnesota SHIP Website: www.mnaging.org/advisor/SLL_SHIP.htm

Phone: 800-333-2433

Program Name: Minnesota State Health Insurance Assistance Program (SHIP)

About: Choices for health insurance are many, and the issues can often be confusing. That is why the Minnesota Board on Aging certifies a team of volunteers to help seniors make informed choices about insurance. The service is called the Minnesota State Health Insurance Assistance Program (SHIP). It is a network of local programs that provide information, counseling and assistance to all Medicare eligible persons across the state. SHIP was formed in Minnesota in 1993, as a result of an initiative of the Centers for Medicare and Medicaid Services (CMS). To find the Health Insurance Counseling Program in your community contact the Senior LinkAge Line® by calling 1-800-333-2433.

Mississippi SHIP Website: www.mdhs.state.ms.us/aas_ship.html

Phone: 800-948-3090, 601-359-4929

Program Name: State Health Insurance Assistance Program (SHIP)

About: The State Health Insurance Assistance Program (SHIP) is a counseling program from the Mississippi Department of Human Services. The program is designed to answer the elderly's questions about health insurance. Whether it is Medicare, Medicaid, supplemental insurance or other coverage, volunteers are trained to answer questions, compare policies, organize paperwork and help with claims and filing appeals.

Missouri SHIP Website: www.missouriclaim.org

Phone: 800-390-3330

Program Name: Community Leaders Assisting the Insured of Missouri (CLAIM)

About: CLAIM stands for "Community Leaders Assisting the Insured of Missouri." CLAIM has been the official State Health Insurance Assistance Program (SHIP) for Missouri since 1993. CLAIM is a nonprofit providing free, unbiased information about Medicare to Missourians. The goal is to provide local counselors to help you get the most from your Medicare benefits. CLAIM also hosts "Welcome" to Medicare Events.

Montana SHIP Website: www.dphhs.mt.gov/sltc/services/aging/SHIP/ship.shtml

Phone: 800-551-3191

Program Name: Montana State Health Insurance Assistance Program (SHIP)

About: The Montana State Health Insurance Assistance Program (SHIP) is a free health-benefits counseling and advocacy service for Medicare beneficiaries and their families or caregivers. The mission is to educate, advocate FOR, counsel and empower people to make informed benefit decisions. The Montana SHIP is an independent, objective, and confidential assistance program funded by Center for Medicare and Medicaid Services (CMS) and is not affiliated with the insurance industry. This program is based and operated through the Montana Area Agencies on Aging.

States Starting with N ...

Nebraska SHIP Website: www.doi.ne.gov/shiip/

Phone: 800-234-7119, TTY 800-833-7352

Program Name: The Nebraska Senior Health Insurance Information Program (SHIIP)

About: Medicare eligibility can be quite complex and confusing. A wrong turn can delay your benefits or even prevent your enrollment to certain parts of Medicare. The Nebraska Senior Health Insurance Information Program (SHIIP) is available as a free counseling service to walk you through the process. Visit the Nebraska SHIIP website and explore the online resources. Upcoming SHIIP events are also posted online.

Nevada SHIP Website: www.nvaging.net/ship/ship_main.htm

Phone: 800-307-4444, Las Vegas 702-486-3478

Program Name: State Health Insurance Assistance Program (SHIP)

About: SHIP provides information, counseling and assistance to Medicare Beneficiaries in Nevada involving a statewide network of volunteers. SHIP Volunteers offer FREE one-on-one assistance and counseling with respect to many problems seniors encounter regarding Medicare, supplemental health insurance and long-term care options.

New Hampshire SHIP Website: www.nh.gov/servicelink/medicareinfo.html

Phone: 866-634-9412

Program Name: State Health Insurance Assistance Program (SHIP)

About: ServiceLink Resource Centers have trained Medicare specialists and Medicare Learning Centers and these Resource Centers are located in every County of the State of New Hampshire. The Medicare Learning Centers provide free and confidential health insurance counseling with a certified Medicare specialist or volunteer and assistance in applying for cost savings programs to reduce your Medicare expenses.

New Jersey SHIP Website: www.state.nj.us/health/senior/ship.shtml

Phone: 800-792-8820

Program Name: State Health Insurance Assistance Program (SHIP)

About: The State Health Insurance Assistance Program (SHIP) provides free help to New Jersey Medicare beneficiaries who have problems with, or questions about their health insurance. SHIP is a statewide program sponsored by the New Jersey Department of Health and Senior Services with major funding from the U.S. Department of Health and Human Services' Centers for Medicare & Medicaid Services. Volunteer counselors do not provide legal advice, sell, recommend, endorse any specific insurance product, agent, insurance company, Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) or Private Fee-for-Service (PFFS) plan. They provide information and assistance so that you can make your own decisions. Counseling is free of charge.

New Mexico SHIP Website: www.nmaging.state.nm.us/Resource_Center.html

Phone: 800-432-2080, 505-476-4846

Program Name: State Health Insurance Assistance Program (SHIP)

About: The State Health Insurance Assistance Program, or SHIP, is a national program that offers one-on-one counseling and assistance to people with Medicare and their families. Coordinators provide benefits counseling on the Medicare, Medicare prescription drug program, Social Security, Medicaid, Medicare and Veterans benefits. Information and related Senior Medicare Patrol billing questions and appeals. NM SHIP ensures that older New Mexicans receive accurate, unbiased information about health care options and other entitlements. It does not sell, endorse or recommend any specific insurance or other health plans

New York SHIP Website: www.aging.ny.gov/healthbenefits/HIICAPIndex.cfm

Phone: 800-701-0501

Program Name: Health Insurance Information, Counseling and Assistance(HIICAP)

About: HIICAP stands for Health Insurance Information Counseling and Assistance Program. It is the New York State Health Insurance Assistance Program (SHIP). It receives federal funds from the Centers for Medicare & Medicaid Services (CMS) to operate a statewide network of local programs. HIICAP educates the public about Medicare, Medicaid, managed care, EPIC, and other health insurance options and issues. HIICAP assists Medicare beneficiaries to access needed health care and to apply for programs such as the Medicare Savings Programs

North Carolina SHIP Website: www.ncdoi.com/SHIIP/Default.aspx

Phone: 800-443-9354, 919-807-6900

Program Name: Seniors' Health Insurance Information Program (SHIIP)

About: The Seniors' Health Insurance Information Program (SHIIP) counsels Medicare beneficiaries and caregivers about Medicare, Medicare supplements, Medicare Advantage, Medicare Part D, and long-term care insurance. The counselors on our toll-free line offer free and unbiased information regarding Medicare health care products. We also help people recognize and prevent Medicare billing errors and possible fraud and abuse through our NC SMP Program.

North Dakota SHIP Website: www.nd.gov/ndins/consumer/shic/

Phone: 800-575-6611, 701-328-2440

Program Name: Senior Health Insurance Counseling (SHIC) Program

About: The State Health Insurance Counseling Program (SHIC) of North Dakota offers free help with Medicare and other health insurance. Trained counselors who work through local sponsoring organizations can help answer your questions. SHIC counselors have no connection with any insurance company or product. To schedule an appointment or to locate the SHIC program sponsor nearest you, please contact us.

States Starting with O ...

Ohio SHIP Website: www.insurance.ohio.gov/aboutodi/odidiv/pages/oshiip.aspx

Phone: 800-686-1578

Program Name: Ohio Senior Health Insurance Information Program (OSHIIP)

About: Ohio Senior Health Insurance Information Program (OSHIIP) is funded in part by state funds and by a grant from the Centers for Medicaid and Medicare Services (CMS). The program was founded in 1992 to provide Medicare beneficiaries with free, objective health insurance information and one-on-one counseling. OSHIIP's speaker's bureau, hotline experts and trained volunteers educate consumers about Medicare, Medicare prescription drug coverage (Part D), Medicare Advantage options, Medicaid, Medicare supplement insurance, long-term care insurance and other health insurance matters.

Oklahoma SHIP Website: Oklahoma SHIP

www.ok.gov/oid/Consumers/Information_for_Seniors/Senior_Health_Insurance_Counseling_Program_%28SHIP%29/index.html

Phone: 800-763-2828

Program Name: Senior Health Insurance Counseling Program (SHIP)

About: The Senior Health Insurance Counseling Program (SHIP) is a non-profit organization helping to inform the public about Medicare and other senior health insurance issues. This division provides accurate and objective counseling, assistance, and advocacy relating to Medicare, Medicaid, Medicare supplements, Medicare Advantage, long-term care, and other related health coverage plans for Medicare beneficiaries, their representatives, or persons soon to be eligible for Medicare.

Oregon SHIP Website: www.oregon.gov/DCBS/SHIBA/

Phone: 800-722-4134 Message Line

Program Name: Senior Health Insurance Benefits Assistance (SHIBA)

About: Medicare is for people age 65 and older or under 65 and disabled. The Senior Health Insurance Benefits Assistance (SHIBA) program provides free counseling to people with Medicare and those who assist them. Call our toll-free SHIBA Helpline at 1-800-722-4134 to receive one-on-one counseling and assistance from state office staff or trained SHIBA volunteers in your area. We can help you select a Medicare prescription drug plan, compare Medicare Advantage Plans, compare Medicare Supplement Plans, and help you apply for Medicare Savings Programs, including Extra Help with Medicare Prescription Drug coverage. We also can help you review your Medical bills, and file appeals or complaints.

States Starting with P ...

Pennsylvania SHIP Website:

www.portal.state.pa.us/portal/server.pt?open=514&objID=616587&mode=2

Phone: 800-783-7067

Program Name: Apprise Health Insurance Counseling Program

About: Apprise Health Insurance Counseling Program is a free health insurance counseling program designed to help older Pennsylvanians with Medicare. Counselors are specially trained volunteers who can answer your questions about Medicare and provide you with objective, easy-to-understand information about Medicare, Medicare Supplemental Insurance, Medicaid, and Long-Term Care Insurance. All services are free and confidential. You can also find Counseling events around the State.

States Starting with R ...

Rhode Island SHIP Website:

www.adrc.ohhs.ri.gov/information/health_insurance_counseling.php

Phone: 401-462-4000, TTY 401-462-0740

Program Name: Rhode Island Senior Health Insurance Program (SHIP)

About: The Rhode Island Senior Health Insurance Program (SHIP) is part of a national partnership to help consumers make informed health care choices. Funded by the Centers for Medicare and Medicaid Services, SHIP volunteers provide one-to-one counseling to seniors, adults with disabilities, families and caregivers. The program is designed to help seniors and adults with disabilities understand health care cost and coverage and deal with issues regarding health care. Volunteer SHIP counselors can discuss Medicare, Medicare drug plans, supplemental insurance, Medicare Advantage plans, over insurance, free and reduced-cost medical care programs, federal retiree health insurance, Veterans benefits and long-term care insurance and other programs.

States Starting with S ...

South Carolina SHIP Website: www.aging.sc.gov/seniors/medicare/Pages/index.aspx

Phone: [Link to SHIP Regional Contact Information](#) – No Central Phone Number Provided

Program Name: Insurance Counseling Assistance and Referrals for Elders program (I-CARE)

About: Medicare is insurance for the elderly and disabled. There are several parts to Medicare and many choices to be made by the consumer. To assist in these decisions, the State of South Carolina and the Federal government have put together a program call the State Health Insurance Program (SHIP) or alternatly known as the Insurance Counseling Assistance and Referrals for Elders program (I-CARE). What it means to consumers is there are people throughout the state who can provide health insurance counseling for Medicare, Medicare Supplement, Medicare Savings program, Medicare Advantage Plans and Senior Medicare Fraud programs.

South Dakota SHIP Website: www.shiine.net

Phone: SHIINE Eastern South Dakota: 800-536-8197 or 605-333-3314, Central South Dakota: 877-331-4834 or 605-224-3212, Western South Dakota: 877-286-9072 or 605-342-8635

Program Name: Senior Health Information & Insurance Education (SHIINE)

About: SHIINE can help you understand medicare and your benefits. The mission of SHIINE is to advocate for, inform, educate and assist consumers on Medicare and related health information and insurance issues so consumers can make timely, informed decisions and access resources to meet their needs. SHIINE has staff and trained volunteer counselors statewide who can assist people, free of charge, who have problems or questions regarding their Medicare benefits. Website has calendar of events related to understanding Medicare.

States Starting with T ...

Tennessee SHIP Website: www.tn.gov/comaging/ship.html

Phone: 877-801-0044

Program Name: The Tennessee State Health Insurance Assistance Program (SHIP)

About: The Tennessee State Health Insurance Assistance Program is a statewide program that provides free and objective counseling and assistance to persons with questions or problems regarding Medicare and other related health insurances. In Tennessee, SHIP operates through the state's nine Area Agencies on Aging & Disability (AAADs). These agencies offer a variety of services besides SHIP, all aimed at helping persons who are elderly and/or have disabilities to live better lives. Get Your Medicare Questions Answered by Tennessee's State Health Insurance Assistance Program.

Texas SHIP Website: www.tdi.texas.gov/consumer/hicap/hicaphme.html

Phone: 800-252-3439, 463-615 in Austin

Program Name: Health Information Counseling & Advocacy Program of Texas (HICAP)

About: HICAP's mission is to establish and maintain a comprehensive, coordinated and statewide system of health insurance counseling for older and disabled Texans. The Texas Department of Insurance partners with the Texas Legal Services Center and the Texas Department of Aging and Disability Services to provide information about both public benefits and private health insurance. All HICAP programs in Texas are committed to working with seniors, particularly in the area of benefits counseling. HICAP staff and volunteers, located in 28 Area Agency on Aging offices, are trained in all aspects of public and private benefits. Benefits counselors are not allowed to recommend any policy or plan. Their role is to provide factual, unbiased information and assistance and to act as advocates when needed.

States Starting with U ...

Utah SHIP Website: www.insurance.utah.gov/health/medicaremedigap.html

Phone: 801-538-3800

Program Name: Medicare/Medigap/Med Advantage

About: Utah provides online resources covering the various options in Medicare, Medigap and Med Advantage plans that seniors can choose. Resources include publications from the Centers of Medicare Medicaid Services (CMS) and state resources.

States Starting with V ...

Vermont SHIP Website: www.medicarehelpvt.net/

Phone: 800-642-5119

Program Name: The Vermont State Health Insurance Assistance Program (SHIP)

About: The website is sponsored by The Vermont State Health Insurance Assistance Program (SHIP). This program is designed to provide help with questions or concerns about Medicare related issues to those 65 and over or with disabilities. Trained counselors and volunteers are located in the Area Agencies on Aging. We are here to help you with any questions or problems you have with Medicare or other health insurance, including the Vermont State programs.

Virginia SHIP Website: www.wvship.org

Phone: 877-987-4463, 304-558-3317

Program Name: WV SHIP - State Health Insurance Assistance Program

About: SHIP stands for State Health Insurance Assistance Program and its goal is to provide reliable and up-to-date information to Medicare beneficiaries and their families. The WV SHIP website offers information about Medicare to those individuals and families who are seeking answers. Additionally, it serves as an interactive resource for SHIP counselors from around the state to utilize for updates and training.

States Starting with W ...

Washington SHIP Website: www.insurance.wa.gov/shiba/index.shtml

Phone: 800-562-6900

Program Name: Statewide Health Insurance Benefits Advisors (SHIBA)

About: We understand health care coverage and provide free, unbiased health care coverage counseling to people of ALL ages. We can help you understand your health care coverage options and rights, find affordable health care coverage and evaluate and compare health insurance plans. Our volunteers are part of the Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine.

West Virginia SHIP Website: www.wvship.org/AboutWVSHIP/tabid/132/Default.aspx

Phone: 877-987-4463, 304-558-3317

Program Name: State Health Insurance Assistance Programs (SHIP)

About: West Virginia's Medicare information, counseling, and assistance program began in 1992. It was part of a nationwide initiative resulting from the Omnibus Budget Reconciliation Act of 1990 to establish Medicare counseling in all 50 states, Washington, D.C., Guam, Puerto Rico and the Virgin Islands. For many years each program operated under a different name; in 2004, however, the Center for Medicare & Medicaid Services (CMS) (the funding agency) established SHIPs—State Health Insurance Assistance Programs in order to make the country's programs immediately recognizable and the names uniform. Website has zip code searchable database for locating a counselor.

Wisconsin SHIP Website: www.dhs.wisconsin.gov/aging/BOALTC/MEDIGAP.HTM

Phone: 800-242-1060

Program Name: The Medigap Helpline

About: The Medigap Helpline will help you make wise insurance decisions. This is a state-wide toll-free number provided by the Wisconsin Board on Aging and Long Term Care. It has no connection with any insurance company. Call with questions about MEDIGAP Insurance and Counselors at the Medigap Helpline can help you evaluate your Medicare supplemental insurance and clarify many other related, and sometimes confusing, issues.

Wyoming SHIP Website: www.wyomingseniors.com/WSHIIP.htm

Phone: 800-856-4398

Program Name: Wyoming State Health Insurance Information Program (WSHIIP)

About: Wyoming State Health Insurance Information Program (WSHIIP) is a federally mandated program. It was set up to help seniors and others on Medicare understand their rights and answer their questions. We have over eighty volunteers in almost every county who will counsel beneficiaries and help solve problems, confidentiality, and it is free of cost. Trained counselors promote consumer understanding of Medicare, Medicaid, Medicare supplement and long-term care insurance.

Helpful Hint:

Looking for definitions of programs or explanations of acronyms such as CMS or ROs or SHIP? The Centers for Medicare & Medicaid Services (CMS) has a glossary that explains terms used in the Medicare program, but note that the glossary is not a legal document. The official Medicare program provisions are found in the relevant laws, regulations, and rulings.

Visit Medicare's Glossary – www.medicare.gov/Glossary/a.html

Other Resources

Area Agencies on Aging – AoA

Administration on Aging is the Federal focal point and advocate agency for older persons and their concerns. AoA awards Older Americans Act funds for supportive home and community-based services to the State Units on Aging, located in every state and U.S. territory.

www.aoa.gov

Centers for Medicare and Medicaid Services - CMS

CMS administers Medicare and Medicaid health insurance programs. They have a thorough website and they support a TTY user phone system for the deaf and hard of hearing public.

www.cms.hhs.gov

Direct Deposit for Social Security or SSI Payment - A Safer, Easier Way to Get Your Benefits CO

Direct deposit is the best way to get your Social Security or SSI payment. It is safer and easier than a check, because your money goes straight to your account on your payment day. Now, signing up is easier than ever. Call Go Direct at 800-333-1795 or visit our website today!

Website: www.GoDirect.org

Find your Local Area Agency on Aging through Eldercare Locator

The Eldercare Locator a service of U.S. Administration on Aging helps can connect you to your local Area Agency on Aging. Call 1-800-677-1116, Monday through Friday, 9:00 a.m. to 8:00 p.m., Eastern Time.

www.eldercare.gov

Medicare.gov – Official U.S. Government Site for Medicare

Medicare wants to "help you help yourself" by using Medicare's information resources to answer your questions.

www.medicare.gov

Medicare Today Inc - The Medicare Basic Video Series

This video series was developed to simplify the 4 basic parts of Medicare (Parts A, B, C, and D) to help make your Medicare choices easier. All information provided is taken directly from the official U.S. Government Medicare handbook Medicare & You 2011 and other supplemental Medicare publications. The first 7 programs cover the Medicare basics and are titled; Part 1 Medicare Overview, Part 2 Eligibility & Enrollment, Part 3 Medicare Parts A & B, Part 4 Choosing a Medicare Plan, Part 5 Medigap & Advantage Plans, Part 6 Medicare Part D, Part 7 Your Medicare Rights.

Website: www.MedicareTodayInc.comSocial

Security Administration – SSA

This government website is administered by the U.S. Social Security Administration. Called Social Security Online, the website offers benefits planning, social security statements, online application to retire and much more. The website is also a convenient place to replace a lost social security or medicare card.

www.ssa.gov

Have Questions?

Visit www.SeniorsResourceGuide.com and our national and local Internet directories to find other resources for seniors. The website lists 76 topics in 6 categories.

Contact SeniorsResourceGuide.com by email: SRGinfo@SeniorsResourceGuide.com or call us at 303-794-0799.

Websites: www.Seniors-E-Guide.com | www.SeniorsResourceGuide.com

Seniors-E-Guide.com.com

This e-publication is available at www.SeniorsE-Guide.com

List of e-Publications: *Selecting Assisted Living & Higher Levels of Care*
 Selecting Active Independent Living & Retirement Communities
 Selecting In-Home Care/Companions or Home Health Agency
 State Health Insurance Assistance Program (SHIP)
 Care Options for Developmentally Disabled Seniors
 Resources for Low & Moderate Income Independent Seniors

Contributors and Referral Resources for the Seniors E-Guide:

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NOTE: This E-Guide was created for general information purposes only. It is not an official resource. Although every effort has been made to ensure the accuracy, we do not guarantee that there are no errors or omissions. Also be sure to check references and corroborate information from multiple sources.

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