

# State Health Insurance Assistance Programs (SHIPs)

Providing Local, Objective Medicare Counseling and Assistance

## About SHIPs

The State Health Insurance Assistance Programs (SHIPs) provide local, in-depth, and objective insurance counseling and assistance to Medicare-eligible individuals, their families, and caregivers.



LOCAL HELP FOR PEOPLE WITH MEDICARE

- **Local Names:** The SHIP in your area may use a different name or acronym, such as SHIBA, HICAP, or VICAP, to name a few. In spite of differing names, all SHIPs provide the same Medicare counseling and assistance services to the public.
- **Locations:** SHIPs operate in all 50 states, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands, and are
- **Funded By:** SHIPs are grant-funded projects of the federal U.S. Department of Health and Human Services (HHS), U.S. Administration for Community Living (ACL)

## How SHIPs Help Medicare Beneficiaries and Caregivers

- **Considering making changes to your Medicare during the annual Open Enrollment Period?** Contact your SHIP for one-on-one assistance with reviewing health or prescription drug plan options.
- **Worried about the out-of-pocket costs associated with Medicare?** Contact your SHIP to find out about assistance programs you or your loved one might be eligible for.
- **Unsure about Medicare's eligibility criteria?** SHIPs can help you understand the guidelines.
- **Wondering what Medicare does and doesn't cover?** Medicare can be complicated. Contact your SHIP for answers.
- **Confused about who pays first, Medicare or another insurance?** SHIPs can explain how Medicare works with supplemental policies, retiree coverage, Medicaid, and other insurers.
- **Uncertain of yours or your loved ones rights, under Medicare?** Contact your SHIP for assistance.
- **Can't find your SHIP?** Visit [www.shiptacenter.org](http://www.shiptacenter.org) or call 1-877-839-2675 (next page).



# SHIP National Technical Assistance Center

A central source of information, expertise, and technical assistance for the State Health Insurance Assistance Programs (SHIPs)

## About the Center

The State Health Insurance Assistance Program National Technical Assistance Center (SHIP TA Center) provides training, technical assistance, and promotional activities in support of the national SHIP program and its individual SHIP projects.

- **Funded By:** The U.S. Administration for Community Living (ACL)
- **Grantee:** Northeast Iowa Area Agency on Aging (NEI3A)

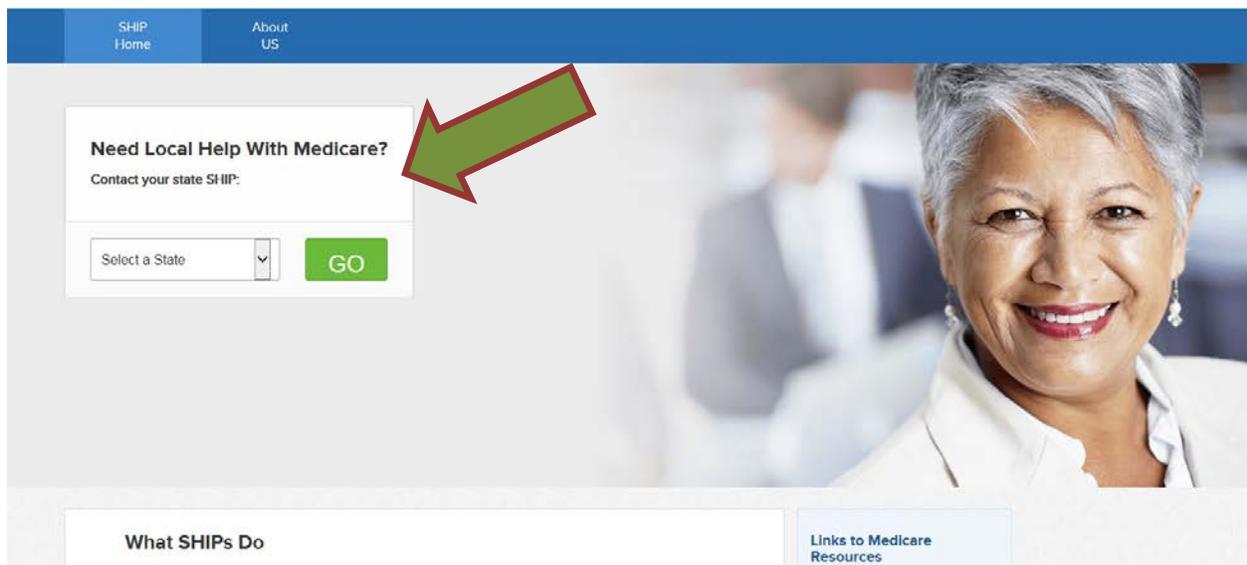


Local Help for People with Medicare.

## Connecting You to Local Help with Medicare

The State Health Insurance Assistance Programs (SHIPs) provide local help for people with Medicare. The SHIP TA Center helps the public understand the invaluable services SHIPs provide and connects the general public to SHIP services in their state, territory, or commonwealth. This is accomplished through:

- **[www.shiptacenter.org](http://www.shiptacenter.org)** - The home page of the Center's website prominently features a SHIP locator tool under the heading "Need Local Help with Medicare?"
- **877-839-2675** - The Center's national toll-free number is advertised to the public as a way to learn more about the SHIP program and to find their SHIP. Callers who need SHIP services are transferred directly to their SHIP's toll-free number.
- **[info@shiptacenter.org](mailto:info@shiptacenter.org)** - The Center's general inbox is another way to request information about SHIP services. Members of the public needing Medicare help will be directed to their SHIP for individual assistance.



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