



LOCAL HELP FOR PEOPLE WITH MEDICARE

# What is SHIP ?

The State Health Insurance Assistance Program (SHIP) is a free counseling service provided by the Indiana State Department of Insurance and the Administration on Community Living. Every state has a SHIP program, but it may be called a different name (In Florida, SHINE; In Ohio, OSHIP).

SHIP answers questions about Original Medicare, Medicare Supplement Insurance, Medicare Advantage, Medicare Part D, long term care insurance, prescription coverage, and low-income assistance.

**SHIP provides free, impartial information to help consumers make decisions regarding their Medicare health insurance options related to Medicare.** We strive to help them be wise consumers and to get the most value for their Medicare health insurance dollars.

#### What SHIP does:

- 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.
- Assists clients with finding programs that help pay for what Medicare doesn't cover.
- Provides speakers to make presentations to groups.

SHIP is staffed by a crew of **over 425 counselors** who have completed an intensive 30-hour training course and are certified by the Indiana State Department of Insurance. Regular training updates keep them current with the most recent changes in Medicare and other health care insurance options. There are **over 100 SHIP sites** throughout Indiana. SHIP also provides training to other agencies that serve people with Medicare.

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