

# Local Help Navigating Medicare

SHIP is your local State Health Insurance Assistance Program. SHIP provides unbiased help to Medicare beneficiaries, their families, and caregivers. Whether you are new to Medicare, reviewing Medicare plan options, or have questions on how to use your Medicare, SHIP can help.



When you contact your local SHIP, a certified counselor will give you one-on-one guidance based on your unique situation and needs.

SHIP is here to help with:

- understanding your choices
- how to enroll
- plan comparison
- coverage and costs
- paying for Medicare and prescriptions
- troubleshooting billing issues
- submitting appeals
- Open Enrollment (October 15 – December 7)
- referral to other resources

SHIP isn't just for people new to Medicare. Needs and options may change over time, so it's important to review your Medicare plan every year during Open Enrollment. SHIP can help you understand and compare options, so you can make choices that are best for you and your loved ones. We can also assist you with navigating access to providers, correcting billing issues, and filing complaints and appeals. With

your permission, SHIP will work with Medicare directly to help solve problems on your behalf.

SHIP counselors are members of your local community who have been screened, trained, and certified as Medicare experts. Many are volunteers and they may even be one of your peers. They pride themselves on providing unbiased, confidential counseling. Their only priority is helping you make informed decisions about your care and benefits.

## You can count on SHIP to be:

- Local
- Unbiased
- Confidential
- Knowledgeable
- In-person or virtual

SHIP is a national program with offices across the country. Depending on your area, you may know your local SHIP by another name, but the support it provides is the same.

*Navigating Medicare can be complicated. SHIP can help.*