



SHIP stands for **S**tate **H**ealth **I**nsurance **A**ssistance **P**rogram. The *key word* is “*information.*” We don’t sell anything. Instead, we give qualified, objective and **FREE** assistance to Medicare beneficiaries, who have concerns with, or questions about their health insurance. It’s exactly the sort of information you need to keep your coverage SHIP-shape!

Who says “What you don’t know, can’t hurt you?!” Most of us find the subject of insurance complicated and confusing. This is especially true of seniors trying to keep up with all of the changes in Medicare. SHIP can help answer your questions and show you how to find out everything you need to know to make your own informed decisions and chart your own course.

## Who are your SHIP-mates?

A crew of volunteer counselors who have completed an intensive 24-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.

SHIP counselors are committed volunteers who offer you **FREE** and objective assistance, in complete confidence. They are not affiliated with any insurance agent or company, and will not sell or solicit for insurance. So, your name will never be passed along for commercial purposes.

## What can they do for you? *Your SHIP counselors can:*

- Answer questions about Medicare, Medicare supplement insurance, Medicare managed care plans, Medicaid, long term care financing options, and prescription coverage.
- Provide you with educational materials, a long term care insurance self-assessment guide, and current listings of insurance companies approved to sell various policies in Indiana.
- Show you how to evaluate the various Medicare supplement, long term care, and prescription insurance policies currently available.
- Help you understand and organize your Medicare records.

- Educate you on how Medicare claims are filed and how you can appeal Medicare decisions.
- Teach you to assess your needs so you can make informed decisions about your health insurance policies.
- Inform you of your rights as a Medicare beneficiary or health insurance policyholder.
- Refer you to appropriate agencies that can help you with other needs.

## Don’t miss the boat!

Get the information you need to chart your own course. Hoosier Uplands is your local SHIP Counseling site and we’re glad to assist you. Please call **800-333-2451 or 812-849-4457.**

You can also call this toll-free number for one-to-one counseling at the Indiana SHIP office **800-452-4800.**