



# SHIP

State Health Insurance  
Assistance Program

Navigating Medicare

# ASK SHIP

YOUR MONTHLY MEDICARE Q&A

July, 2024

**Q: I will be turning 65 soon, and I plan to sign up for Medicare during my Initial Enrollment Period. I have a lot of questions about how and when to do this. Should I get a Supplement Plan? A Prescription Drug Plan? Where can I go for help?**

**A:** Have you heard of SHIP? The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare. SHIP is provided by the Administration for Community Living and the Indiana Department of Insurance (IDOI). We are part of a federal network of State Health Insurance Assistance Programs located in every state.

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

SHIP is staffed by a crew of counselors who have completed an intensive four-day training course and are certified by the IDOI. Regular training updates keep them current with the most recent changes in Medicare and other health care insurance options.

SHIP has more than 147 sites and over 463 trained and certified counselors throughout Indiana. Our counselors can assist you in person, by phone, or virtually. Look for a SHIP site near you at [www.in.gov/ship/find-anindiana-ship-location](http://www.in.gov/ship/find-anindiana-ship-location).

SHIP offers presentations and educational events throughout Indiana. Look for a SHIP event near you at [www.in.gov/ship/ship-presentations-and-events](http://www.in.gov/ship/ship-presentations-and-events).

So, what else can SHIP do?

- Help you evaluate the various Medicare Part D prescription drug plans, Medicare supplement insurance (Medigap), Medicare Advantage, and Long Term Care Insurance

policies that are currently available in Indiana.

- Help you enroll in the plan(s) of your choice.
- Help with applications for assistance programs that help pay for uncovered Medicare costs.
- Inform you of your rights as a Medicare beneficiary or health insurance policyholder.
- Provide educational videos, webinars, materials, and brochures.
- Educate you to understand Medicare, file claims, and appeal Medicare decisions.
- Refer you to appropriate agencies where you can get help with other needs.
- Provide speakers to make presentations to groups.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or find SHIP online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find SHIP on Facebook, Twitter, LinkedIn, and YouTube.