



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

October, 2025

Q: I have a lot of questions about my Medicare Advantage Plan. I don't feel like it's the best plan for me. I know the Open Enrollment Period is happening now. 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 (ACL) 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 doesn't sell anything--just provides information!

SHIP Counselors strive to help Medicare beneficiaries be wise consumers and to get the most

value for their 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.

SHIP offers presentations and educational events throughout Indiana. Look for a SHIP event near you at 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.
- 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. You can also find SHIP on Facebook, Twitter, LinkedIn, and YouTube.