



ASK SHIP

YOUR MONTHLY MEDICARE Q&A

LOCAL HELP FOR PEOPLE WITH MEDICARE

Q. I recently learned about SHIP, the State Health Insurance Assistance Program, and how it helps Medicare beneficiaries? Is this a new program?

A: The State Health Insurance Assistance Program, SHIP, has been around for a while! In fact, both Medicare and SHIP are approaching a milestone this year.

2020 is the 55th anniversary of the establishment of Medicare and the 28th anniversary of SHIP in Indiana.

According to John Williams from SHIP, "This year the Centers for Medicare and Medicaid Services (CMS) and SHIP will explain the impact of these programs on improving the health of Hoosiers by discussing their influence on advancing a better health care system for people age 65 or older and younger people with disabilities who are entitled to Medicare."

Fifty-five years ago, President Johnson signed

legislation to establish Medicare coverage for people at age 65. Williams added, "In 1972 Medicare coverage was extended to younger people who are entitled to Social Security or Railroad Retirement Board disability benefits for more than 24 months." Although Medicare started as basic health coverage programs, it has evolved over the years to provide improved access to quality and affordable health care coverage. Most Americans believe this program has improved the delivery of health care to its members.

SHIP's mission is to empower, educate, and assist Medicare-eligible individuals through outreach, counseling, and training to make informed health insurance decisions that optimize access to care and benefits. Williams said, "SHIP's vision is to be the known and trusted community resource for Medicare information. SHIP conducts outreach by providing presentations,

distributing informational material, conducting enrollment events, and participating in health fairs, senior fairs, and other community events. SHIP outreach helps to inform groups and individuals about Medicare benefits, coverage rules, written notices and forms, appeal rights and procedures and more,"

In Indiana, SHIP needs to recruit nearly 100 volunteer counselors each year to continue providing program services statewide. Currently SHIP has approximately 300 counselors that are trained and certified to help Medicare beneficiaries understand their benefits and options. Williams added, "Most of the estimated 165 Hoosiers who become eligible for Medicare daily would benefit by talking to a SHIP counselor."

If you have questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.