

## SHIP can help with your Medicare and health insurance questions:

I turn 65 this year. What are my health insurance options once I retire?

Are there Medicare assistance programs I may qualify for?

I don't want to be a burden to my children, but I can't afford the premiums for long-term care insurance. What do I need to consider?

How do I decide if I need Medicare supplemental insurance?

How do I know if my current coverage is the best option for me in the upcoming year?

I disagree with a coverage determination by Medicare. How do I appeal the decision?

Do I need Medicare or Medicaid? Is there a difference?

**For FREE, confidential and objective counseling in your community, call: 1-800-551-3191**



### LOCAL HELP FOR PEOPLE WITH MEDICARE

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# Questions about Medicare?

*We have answers!*



## SHIP

*Local Help for People with Medicare*

**MONTANA  
DPHHS**  
Healthy People. Healthy Communities.

## What is the Montana SHIP Program?

The Montana SHIP (State Health Insurance Assistance Program) provides information, counseling, and assistance to Montana Medicare beneficiaries, family members, caregivers and local professionals.

The Montana SHIP is a statewide network of volunteers and staff who are trained to deliver the most current Medicare information available.

## What is a SHIP Counselor?

The Montana SHIP has more than 150 certified counselors throughout the state. They are men and women of all ages who are trained extensively in the areas of Medicare, Medicaid, Social Security, health insurance and other related topics.

If you are interested in helping others to better understand



Medicare and would like to become a SHIP volunteer, please contact your

local Area Agency on Aging at 1-800-551-3191.

## How Can SHIP Help?

SHIP counselors provide FREE, confidential and objective counseling on topics such as:

- Medicare
  - Medicare Prescription Drug Coverage
  - Medicare Supplemental Insurance
  - Medicare Health Plans/ Medicare Advantage Plans
  - Medicare Assistance Programs
  - Medicare Preventive and Wellness Benefits
- Medicaid Dual Eligibles

SHIP counselors are also available to make group presentations on any of these topics.

## How Do I Contact SHIP?

To locate a trained  
counselor in your area  
or to learn more about  
volunteering, please call:  
**1-800-551-3191**

## What are Medicare Assistance Programs?

- **Medicare Savings Programs (MSP)**, also known as QMB, SLMB, QI, can help pay Medicare Part A & B premiums, deductibles and co-insurance. There are income/resource and other eligibility requirements. Apply online at [apply.mt.gov](http://apply.mt.gov) or contact a local SHIP Counselor for assistance.
- **Low-Income Subsidy (LIS)/ Extra Help**, can help with Medicare Part D premiums, co-payments, deductibles and coverage gap (donut-hole) assistance. There are income/resource and other eligibility requirements. Apply online at [SSA.gov](http://SSA.gov) or contact a local Ship Counselor for assistance.
- **Big Sky RX Program**, can help pay Medicare Part D premiums up to a set amount. There are income and other eligibility requirements. There are no resource limits. You may contact Big Sky Rx at 1-866-369-1233 or contact your local Ship Counselor for assistance.

## What are Medicare Preventive and Wellness benefits?

- "Welcome to Medicare" is a FREE preventive visit during the first year on Medicare Part B.
- Annual Wellness visit is a FREE preventive visit every year.
- Visit [Medicare.gov](http://Medicare.gov) or contact your local SHIP Counselor at 1-800-551-3191 for more information on other FREE or low-cost Preventive or Wellness benefits.