



SHIP COUNSELORS READY TO HELP YOU

SHIP Counselors are ready and willing to help you answer the following questions:

- What is the difference between Original Medicare and the Medicare Advantage plans?
- What do I need to know about Medicare Prescription Drug coverage (Part D) and how do I choose a plan?
- What are the “gaps” in Original Medicare coverage? How do I fill them?
- What do I do if Medicare denies payment for a claim?
- Are programs available to help me pay for my Medicare and prescription costs?
- Does Medicare pay for nursing home care?
- What are the different Medigap plans?
- What is Long-Term Care insurance?

To get answers to these questions and more, call your local SHIP office (see list inside).



Mikie Sherrill
Governor

Dr. Dale G. Caldwell
Lt Governor

Department of Human Services
Dr. Stephen Cha
Acting Commissioner

C2299

Help for People with Medicare



**A GUIDE TO THE NEW JERSEY STATE
HEALTH INSURANCE ASSISTANCE PROGRAM**



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

The State Health Insurance Assistance Program (SHIP)

SHIP is a statewide program sponsored by the New Jersey Department of Human Services, Division of Aging Services, supported in part by a grant from the U.S. Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C.

The SHIP provides FREE, objective, confidential help to New Jersey Medicare beneficiaries who have problems with, or questions about Medicare, Medigap, Medicare Advantage Plans, Medicare Part D and Long-Term Care insurance.

Experienced counselors do not provide legal advice, sell, recommend or endorse any specific insurance product, agent, or insurance company. Counselors provide information and assistance so that YOU can make your own educated decisions.

Visit the SHIP website at
[https://www.nj.gov/humanservices/
doas/services/q-z/ship/](https://www.nj.gov/humanservices/doas/services/q-z/ship/)



BECOME A SHIP VOLUNTEER COUNSELOR IN YOUR COMMUNITY

The SHIP's success is built on a statewide network of trained volunteers.

A good SHIP volunteer counselor is someone who:

- Enjoys helping others
- Is dependable, understanding, patient, and compassionate
- Can protect client confidentiality
- Has no conflict of interest
- Is willing to learn new materials and commit to on-going training

If this describes you, please call the SHIP Coordinator in your county for further details (see list to right).

SHIP COUNSELORS IN YOUR COUNTY

ATLANTIC COUNTY

Division of
Intergenerational Services:
(888) 426-9243 or Out-of-State
609-645-7700

BERGEN COUNTY

Division of Senior Services:
201-336-7413

BURLINGTON COUNTY

Senior Citizens United
Community Services, Inc.:
856-456-1121 x 146

CAMDEN COUNTY

Senior Citizens United
Community Services, Inc.:
856-456-1121 x 146

CAPE MAY COUNTY

Division of Aging and Disability:
609-886-2784

CUMBERLAND COUNTY

Division of Aging and Disabled:
856-453-2220

ESSEX COUNTY

Jewish Family Services of
Metrowest NJ:
973-637-1717

GLOUCESTER COUNTY

Rowan College of South Jersey:
856-468-1742

HUDSON COUNTY

Department of Aging and
Veterans Affairs:
201-369-4313 x 4259

MERCER COUNTY

The Children's Home
Society of New Jersey:
609-273-0588

MIDDLESEX COUNTY

Jewish Family Services
of Middlesex County:
732-777-1940 x 1109

MONMOUTH COUNTY

Family & Children's
Services - RSVP:
732-728-1331

MORRIS COUNTY

NORWECAP – RSVP:
973-784-4900 x 2901

OCEAN COUNTY

Office of Senior Services:
800-668-4899

PASSAIC COUNTY

Department of
Senior Services,
Disability & Veteran's Affairs:
973-569-4060

SALEM COUNTY

Office on Aging and Disabilities:
856-339-8622

SOMERSET COUNTY

Volunteer Services:
908-704-6319

SUSSEX COUNTY

Division of Senior Services:
973-579-0555 x 1223

UNION COUNTY

SAGE Eldercare:
908-273-6999

WARREN COUNTY

Division of Aging & Disability
Services:
908-475-6591