



## 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).



Phil Murphy  
Governor

Sheila Oliver  
Lt Governor

Department of Human Services  
Sarah Adelman  
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  
[www.state.nj.us/humanservices/doas/services/ship/index.html](http://www.state.nj.us/humanservices/doas/services/ship/index.html)



## 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

### CAMDEN COUNTY

Division of Senior & Disabled Services:  
856.858.3220

### CAPE MAY COUNTY

Department of Aging & Disability Services:  
609.886.8138

### CUMBERLAND COUNTY

Office on Aging & Disabled:  
856-453-2220

### ESSEX COUNTY

Jewish Family Service of  
Metrowest NJ:  
973.637.1717

### GLOUCESTER COUNTY

AmeriCorps Seniors  
RSVP:  
856-468-1742

### HUDSON COUNTY

Office of Disability Services:  
201.369.5280 x 4258

### HUNTERDON COUNTY

Division of Senior, Disabilities & Veterans Services:  
908.788.1361

### MERCER COUNTY

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

### MIDDLESEX COUNTY

Office of Aging & Disabled Services:  
732.745.3295

### MONMOUTH COUNTY

Family & Children's Service - 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 & Disabilities:  
856-339-8622

### SOMERSET COUNTY

Aging & Disability Services:  
908.704.6319

### SUSSEX COUNTY

Division of Senior Services:  
973.579.0555 x 1223

### UNION COUNTY

SAGE Eldercare:  
908.273.6999

### WARREN COUNTY

Dept. of Human Services -  
Division of Aging & Disability Services-Aging & Disabilities Resources  
& Disabilities Resources  
Connection ADRC:  
908.475.6591