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).

For more information please contact SHIP, toll-free at 1.800.792.8820, or visit the SHIP Website at www.state.nj.us/humanservices/doas/services/ship/index.html
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

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

HUNTERDON COUNTY
Division of Senior, Disabilities & Veterans Services: 908.788.1361

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: 800.666.4899

PASSAIC COUNTY
Department of Senior Services, Disability & Veteran’s Affairs: 973.569.4060

SALEM COUNTY
Office of Senior Services: 856.339.8623

SOMerset County
RSVP: 908.704.6319

SUSSEX COUNTY
Services: 800.595.5555 x 2223

SALEM COUNTY
Veteran’s Affairs: 973.579.0555 x 1223

SOMERSET COUNTY
Department of Aging & Disability Services: 800.668.4899

URSUS COUNTY
Office of Aging & Disability Services: 973.784.4900 x 3501

WARREN COUNTY
Office of Senior Services: 732.745.3295

WASHINGTON COUNTY
Disabled Services: 908.475.6591

MIDDLESEX COUNTY
Connection ADRC: 908.475.6591

UNION COUNTY
Office of Aging & Disability Services: 973.784.4900 x 2901

WELLINGTON COUNTY
Family & Children’s Service - RSVP: 732.728.1331

OCEAN COUNTY
Office of Senior Services: 800.666.4899

MIDDLESEX COUNTY
Connection ADRC: 908.475.6591