



SHIP Medicare Counseling Program
Bergen County Division of Senior Services ADRC
One Bergen County Plaza, 2nd Floor
Hackensack, NJ 07601
201-336-7413
Alternate locations by appointment

The Bergen County State Health Insurance Assistance Program (SHIP) provides free help to Medicare beneficiaries who have problems with, or questions about their health insurance.

Medicare beneficiaries frequently have questions about benefits, claims and supplement policies (known as Medigaps). Volunteer counselors, trained in areas of health insurance coverage and benefits that affect Medicare beneficiaries, provide information and assistance for dealing with claims and in evaluating health insurance options.

Volunteer counselors do not provide legal advice, sell, recommend, endorse any specific insurance product, agent, insurance company or plan. They provide information and assistance so that you can make your own decisions. Counseling is free of charge.

Our counselors will help you

- Understand your benefits.
- Compare Plans & Policies
- Untangle claims problems

Some of the most frequently asked questions—

- What doesn't Medicare cover?
- What is patient responsibility?
- What is the difference between a Medigap supplemental policy and an HMO?
- Can I switch from Medicare to an HMO and vice versa?
- What is long-term care coverage in nursing homes?
- What is the best prescription drug plan for my needs

Do you need help paying for Medicare expenses and prescription drugs?

If you are living on a low income and have limited resources, you can start saving money right now on your Medicare costs. New Jersey has several Medicare Savings Programs to help you save on Medicare Part B, prescription drugs, and other healthcare expenses:

- Qualified Medicare Beneficiary (QMB)
- Specified Low-Income Beneficiary (SLMB)
- Qualified Individual-1 (QI-1)
- Low Income Subsidy (LIS)
- Pharmaceutical Assistance to the Aged and Disabled (PAAD)
- Senior Gold

For more information, call the Bergen County SHIP Helpline at 201-336-7413 today to make a free and confidential appointment with a certified SHIP Counselor.

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