



PAYING TOO MUCH FOR YOUR PRESCRIPTIONS AND MEDICAL EXPENSES?

Thousands of Kentuckians are paying for premiums, deductibles and co-payments that should be paid for them by the State.

You could be one of them.

The SHIP Program is looking for people who receive Medicare benefits because of age or disability entitlement to enroll them in benefit programs they are eligible to receive.

Call us today to start saving money on your medications and medical expenses!

1-866-516-3051

SHIP provides services in the following counties.

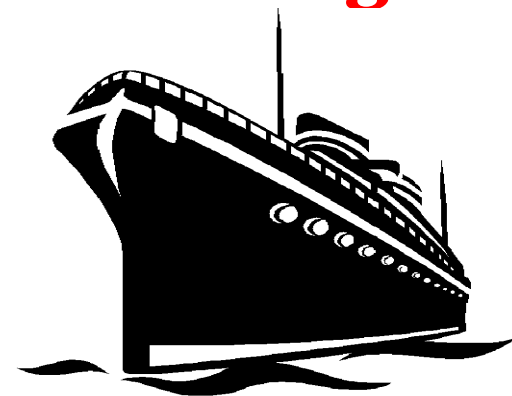
Anderson
Boone
Bourbon
Boyd
Boyle
Campbell
Carroll
Carter
Clark
Elliott
Estill
Fayette
Franklin
Gallatin
Garrard
Grant
Greenup
Harrison
Jessamine
Kenton
Lawrence
Lincoln
Madison
Mercer
Nicholas
Owen
Pendleton
Powell
Scott
Woodford

Pamphlet prepared and distributed by Legal Aid of the Bluegrass with Title III & MIPPA Funds in cooperation with the Bluegrass, Northern Kentucky and FIVCO Area Development Districts. Funding also provided by NCOA and the following United Ways: Bluegrass, Franklin County and Heart of Kentucky.

If your county is not listed above call
1-877-293-7447
to find a SHIP Counselor in your area.

Legal Aid of the Bluegrass

SHIP Program



Let us rescue you from the sea of confusion about

- Medicare
- Medicaid
- Medigap Insurance
- Part D Drug Plans
- Medicare Subsidy Benefits

Contact us at

1-866-516-3051

www.lablaw.org/ship

THE MISSION OF SHIP

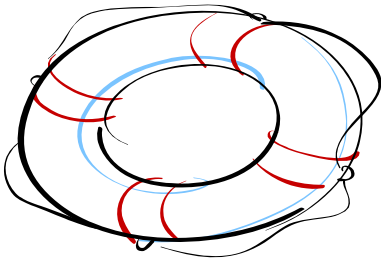
Our mission is to provide education and assistance to older adults and people on Medicare and aid them in making informed decisions on programs impacting their quality of life such as Medicare, Medicaid, Social Security, Medigap insurance and other benefit programs.

HOW DOES IT WORK?

The SHIP Program utilizes paid and volunteer staff to provide personal counseling to persons age 60+ and Medicare beneficiaries in order to help them through the often complicated and confusing red tape of government and some private benefits such as Medicare, Medicaid, and Part D Drug Plans.

Staff and volunteer counselors undergo regular in-depth training to keep them informed on changes to programs, new programs and scams that jeopardize older and disabled adults in Kentucky.

Providing helpful and up-to-date information and assisting you from beginning to end, our counselors make it smooth sailing to get your Medicare and other benefits in order.



WHO IS ELIGIBLE FOR SHIP SERVICES?

Anyone who has Medicare and/or is over the age of 60 and lives in our service area is eligible for services.

DO I HAVE TO PAY TO GET HELP?

There are no charges for any services you receive from the SHIP Program. We are funded through a grant from the Centers for Medicare and Medicaid Services and the Older Americans Act.

WHAT KIND OF HELP CAN SHIP PROVIDE FOR ME?

A SHIP Counselor can

- Assist with applying for benefits such as Medicaid and Part D Drug Plans
- Provide plan comparison information for Part D Plans
- Assist with understanding Long Term Care and Medigap Insurance
- Assist with organizing and understanding paperwork from hospitals, doctors, Medicare and insurance companies
- Provide up-to-date information on services for older adults and make referrals for other services as needed

SHIP COUNSELORS CAN HELP YOU WITH:

- Medicare issues
- Medicare Supplemental Insurance
- Long Term Care Insurance
- Medicaid issues
- Social Security/SSI
- Housing Problems
- Energy Assistance
- SNAP Benefits
- Veterans Administration Benefits
- Referrals to Prescription Drug Assistance Programs
- Understanding billings from hospitals, doctors, insurance companies



If you have Medicare or you are over 60 and need information on what is available to help you with your medical and drug expenses or other benefit issues, call our toll-free number to let us help you get the benefits you are entitled to receive.

(Volunteer opportunities are available with our program. Call today if you are interested.)

**CALL SHIP AT
1-866-516-3051**