



SHIP

State Health Insurance Program
 Bergen County
 Department of Human Services
 Division of Senior Services
 Bergen County Administration Building
 One Bergen County Plaza, 2nd Floor
 Hackensack, NJ 07601-7076
 (201) 336-7413

Linda Cross
 Program Coordinator
 Bergen County



SHIP

State Health Insurance
 Assistance Program
 Navigating Medicare

SHIP volunteers can direct you to the proper party on such subjects as:

Bergen County ADRC
 Medicaid Managed Care Organizations
 Social Security
 NJ State PAAD and Senior Gold



BERGEN COUNTY
(201) 336-7413

Alternate locations by appointment:

for Oakland residents:

Borough of Oakland Senior Center
 20 Lawlor Drive
 Oakland
 201-405-7731

for Mahwah residents:

Senior Adult Center
 475 Corporate Drive
 Mahwah
 201-529-5757, ext. 1

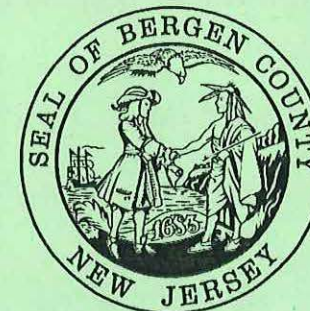
Medicare Benefits include:

“Welcome to Medicare” visit,
 alcohol misuse screening & counseling,
 mammograms,
 behavioral therapy for obesity
 and cardiovascular disease,
 screenings for HIV, depression,
 abdominal aortic aneurysm,
 sexually transmitted infections (STI)
 and more

STATE HEALTH INSURANCE PROGRAM

SHIP

BERGEN COUNTY
 (201) 336-7413



A counseling program for
Medicare enrollees
 administered by the
State Health Insurance Program
SHIP

a statewide program administered by the
 New Jersey Department of Human Services
 with financial assistance through a grant from the
 U.S. Administration for Community Living (ACL)

Division of Senior Services
 One Bergen County Plaza, 2nd Floor
 Hackensack, NJ 07601-7076
 201-336-7400

How SHIP provides free and confidential assistance:

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

SHIP counselors are volunteers who have been trained by the New Jersey Department of Health and Senior Services, Division of Senior Affairs. They can help you answer questions like those shown and will also assist you in contacting insurance companies, resolving claim payment problems and filing complaints. They do not provide legal advice and do not sell, recommend or endorse any specific insurance product, agent or insurance company.

SHIP volunteers have direct access to knowledgeable insurance experts from both State and Federal governments who can answer the really tough questions. Although some client problems can be resolved easily over the phone, SHIP counselors are available to meet with you face to face. To get the most benefit from your counselor, please follow these steps:

1. *Bring your insurance cards.*
2. *To discuss claim payment problems, bring any benefits forms you have received in the mail.*
3. *To discuss coverage, bring actual policies or outlines of policies you are considering or have questions about.*
4. *To compare Rx drug plans, provide a list of your medications.*
5. *Call ahead for an appointment.*

To request additional information, please check all those that apply and mail this portion or call (201) 336-7413 to speak with a volunteer SHIP counselor.

- Information on Medicare Coverage
- Supplemental Insurance Coverage
- Advantage Plans/HMOs
- Long Term Care Policies
- Claim Information
- Appeals Process
- Speaker Information
- Information on becoming a SHIP Volunteer
- Rx Plan Information

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| Name | |
| Address | |
| City | |
| State | ZIP |
| Phone | |
| Cell | |
| Email | |