

Health Insurance/Prescriptions

West Virginia State Health Insurance Assistance Program (WV SHIP)

WWW.WVSHIP.ORG

1-877-987-4463

West Virginia SHIP is a federally funded grant program through the Administration for Community Living (ACL) and serves all West Virginians receiving Medicare. The program provides one-on-one counseling to beneficiaries and their families. SHIP also provides educational group presentations and uses media resources for outreach. Information is provided to beneficiaries, their families, and caregivers on a variety of Medicare topics, including assistance with the different parts of Medicare, prescription medications, preventive services, Medigap policies, and Medicare Savings Programs. Counselors are located within County Aging Program offices, Area Agencies on Aging, and Aging and Disability Resource Center offices, as well as at the Bureau of Senior Services and partner volunteer agencies. Visit WV SHIP's

WV State Health Insurance Assistance Program (SHIP)

Medicare Information & Counseling

SHIP CAN HELP YOU:

Got Medicare? Got Questions?



1-877-987-4463

- Apply for help with Medicare costs
- Understand Medicare benefits, as well as how and when to apply
- Understand and compare Medigap's prescription drug plans, and Medicare Advantage plans

Get the answers you need with one-on-one counseling from WV SHIP.

Medicare Open Enrollment is
October 15th through December 7th each year

SHIP is a federally funded program through the Administration for Community Living.

website to find a local counselor or call the toll-free SHIP number.

Medicare

WWW.MEDICARE.GOV

Medicare provides health insurance for people 65 or older, certain people with disabilities, and those with End Stage Renal Disease (ESRD). The Social Security Administration handles enrollment into Medicare Parts A and B.

■ **Hospital Insurance (Part A):** Part A helps to pay for inpatient hospital care, limited inpatient care in a skilled

nursing facility, home health care, and hospice care. Part A has deductibles and copayments, but most people do not have premiums for Part A.

■ **Medical Insurance (Part B):** Part B helps pay for doctor's services, outpatient hospital services, durable medical equipment, lab work, and a number of other medical services and supplies. Part B has premiums, deductibles, and co-insurance that you must pay.

■ **Preventive Health Benefits:** Medicare provides coverage under

Part B for many health screening and preventive health tests including colorectal and breast cancer screening, diabetes screening, flu and pneumococcal vaccinations, among others (see your annual "Medicare and You" book). These are usually available at little or no cost to you.

■ **Medicare Supplement (Medigap) policies** are sold by private companies and work with your Medicare Parts A and B to help pay your Medicare deductibles and coinsurance. There is an additional cost for this coverage.

■ **Medicare Advantage Plans (Part C)** are an optional alternative to receiving Part A and Part B services through health plan options that are approved by Medicare and run by private companies (although you usually still have to pay your Part B premium). Some of these plans require referrals to see specialists. These plans have their own cost-sharing/copayments for services. They may offer extra benefits, and many include Part D drug coverage. These

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