



# Understanding Medicare

## SHIP

### NJ State Health Insurance Assistance Program

Volunteer educated and experienced counselors can answer questions about Medicare:

- Benefits
- Claims & Appeals
- Supplement policies (Medigaps)
- Prescription Drug Plans
- Medicare Advantage Plans
- NJ SAVE - assistance for low income individual to SAVE money on Medicare premiums, drug costs and living expenses.

Counseling is free of charge for Medicare Beneficiaries in Morris County. Appointments are available in-person, virtual or phone.

To schedule an appointment:

Call: 973-784-4900 and follow the prompts for SHIP/Medicare

**\*\*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\*\***

SHIP is 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.



Norwescap is a non-profit agency dedicated to helping the community.