



#### SHIP COUNSELORS READY TO HELP YOU

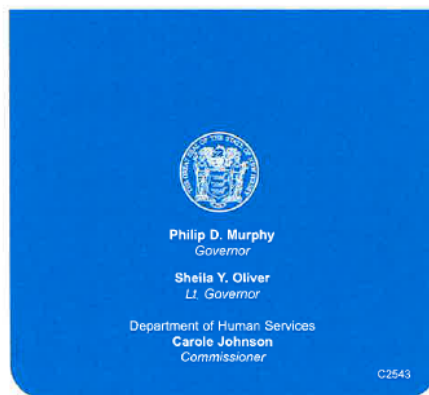
SHIP Counselors are ready and willing to help you answer the following questions:

- What is the difference between Original Medicare and the Medicare Advantage plans?
- What do I need to know about Medicare Prescription Drug coverage (Part D) and how do I choose a plan?
- What are the "gaps" in Original Medicare coverage? How do I fill them?
- What do I do if Medicare denies payment for a claim?
- Are programs available to help me pay for my Medicare and prescription costs?
- Does Medicare pay for nursing home care?
- What are the different Medigap plans?
- What is Long-Term Care insurance?

To get answers to these questions and more, call your local SHIP office (see list inside).



For more information please contact  
SHIP, toll-free at 1-800-792-8820,  
or visit the SHIP Website at  
[www.state.nj.us/humanservices/doas/  
services/ship/index.html](http://www.state.nj.us/humanservices/doas/services/ship/index.html)



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A GUIDE TO THE NEW JERSEY STATE  
HEALTH INSURANCE ASSISTANCE PROGRAM



## The State Health Insurance Assistance Program (SHIP)

SHIP is a statewide program sponsored by the New Jersey Department of Human Services, Division of Aging Services, supported in part by a grant from the U.S. Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C.

The SHIP provides FREE, objective, confidential help to New Jersey Medicare beneficiaries who have problems with, or questions about Medicare, Medigap, Medicare Advantage Plans, Medicare Part D and Long-Term Care insurance.

Experienced counselors do not provide legal advice, sell, recommend or endorse any specific insurance product, agent, or insurance company. Counselors provide information and assistance so that YOU can make your own educated decisions.

Visit the SHIP website at  
[www.state.nj.us/humanservices/doas/  
services/ship/index.html](http://www.state.nj.us/humanservices/doas/services/ship/index.html)



### BECOME A SHIP VOLUNTEER COUNSELOR IN YOUR COMMUNITY

The SHIP's success is built on a statewide network of trained volunteers.

A good SHIP volunteer counselor is someone who:

- Enjoys helping others
- Is dependable, understanding, patient, and compassionate
- Can protect client confidentiality
- Has no conflict of interest
- Is willing to learn new materials and commit to on-going training

If this describes you, please call the SHIP Coordinator in your county for further details (see list to right).

#### SHIP COUNSELORS IN YOUR COUNTY

**ATLANTIC COUNTY**  
Division of Intergenerational Services:  
888-426-243

**BERGEN COUNTY**  
Division of Senior Services:  
201-336-7413

**BURLINGTON COUNTY**  
RSVP:  
609-894-9311 x 1494

**CAMDEN COUNTY**  
Division of Senior & Disabled Services:  
856-858-3220

**CAPE MAY COUNTY**  
Division of Senior & Disability Services:  
609-886-8138

**CUMBERLAND COUNTY**  
Office on Aging & Disabled:  
856-453-2223

**ESSEX COUNTY**  
Jewish Family Service of Metrowest NJ:  
973-637-1717

**GLOUCESTER COUNTY**  
Senior Corps:  
856-468-1742

**HUDSON COUNTY**  
Office on Aging:  
201-369-5280 x 4258

**HUNTERDON COUNTY**  
Division of Senior, Disabilities & Veterans Services:  
908-788-1361

**MERCER COUNTY**  
Family Guidance Center

**MIDDLESEX COUNTY**  
Jewish Family Services:  
732-777-1940

**MONMOUTH COUNTY**  
Family & Children's Service - RSVP:  
732-728-1331

**MORRIS COUNTY**  
NORWESCAP - RSVP:  
973-784-4900 x 3501

**OCEAN COUNTY**  
Office of Senior Services:  
800-668-4899

**PASSAIC COUNTY**  
Department of Senior Services, Disability & Veteran's Affairs:  
973-569-4060

**SALEM COUNTY**  
Aging & Disability Resource Connection:  
856-339-8622

**SOMERSET COUNTY**  
Aging & Disability Services:  
908-704-6319

**SUSSEX COUNTY**  
Division of Senior Services:  
973-579-0555 x 1223

**UNION COUNTY**  
SAGE Eldercare:  
908-273-6999

**WARREN COUNTY**  
Dept. of Human Services - Division of Aging & Disability Services-Aging & Disabilities Resources Connection ADRC:  
908-475-6591