

## Reach out today!

SHIP counselors help older adults and disabled people in your community by:

- Counseling them about Medicare concerns
- Advocating for the rights of seniors and people with disabilities
- Providing referrals for social services
- Educating the public about Medicare fraud

SHIP Counselors accomplish this by:

- Conducting outreach events
- Scheduling and giving presentations
- Counseling beneficiaries in person or by phone
- Training local volunteers

Learn about volunteer opportunities with SHIP by calling:

- 1-800-432-2080

Assisting New Mexico's Older adults, caregivers, and adults with disabilities, and their families through a telephonic, web-based, and community-based point of entry system.

New Mexico Aging & Disability Resource Center (ADRC) Pathway to Information:

Statewide coverage toll free number

1-800-432-2080

Santa Fe number:

1-505-476-4846

By email: [nm.adrc@state.nm.us](mailto:nm.adrc@state.nm.us)

By web chat: [www.nmaging.state.nm.us](http://www.nmaging.state.nm.us)

This publication was paid for in part by grant 90SAPG0002-03-02 from the Administration for Community Living.



## New Mexico State Health Insurance Assistance Program (SHIP)



We are here to provide all Medicare beneficiaries with free health insurance counseling and assistance.

## What is SHIP?

The State Health Insurance Assistance Program (SHIP) provides free health insurance information, counseling, and assistance to New Mexico residents with Medicare and their families.

The New Mexico SHIP is administered by the New Mexico Aging & Disability Resource Center (ADRC), and is part of the state Aging & Long-Term Services Department. The SHIP works in collaboration with other state agencies, and partners that provide social services and assistance to older adults.

## Who are SHIP Counselors?

SHIP counselors are volunteers trained and certified by the Aging & Disability Resource Center (ADRC) to provide information on the various options available to Medicare beneficiaries including Medicare Parts A & B, Medicare Advantage, Medicare prescription drug coverage (Part D), Medigap, and other programs that help people with limited resources pay for health care costs.

## How can a SHIP Counselor help me?

- ✓ SHIP counselors help Medicare beneficiaries and their families navigate the complex health insurance system.
- ✓ SHIP counselors explain Medicare options and complex issues in accessible language.
- ✓ SHIP counselors can help you compare the costs and benefits of Medicare with other health insurance options, and can help you enroll in a health insurance program that best fits your needs.
- ✓ SHIP counselors can help people with limited resources enroll in programs that help pay health insurance costs.

The SHIP program's goal is to educate the public and help people make informed decisions about Medicare coverage.

To speak with a SHIP counselor,  
call the ADRC at:

**1-800-432-2080**

Or

Send us a chat and request  
assistance from SHIP at:

<http://www.nmaging.state.nm.us>

## Common questions for SHIP Counselors

- What does Medicare pay for?
- When should I enroll?
- How do I avoid a late enrollment penalty?
- Which parts of Medicare do I need?
- What is "Medigap" insurance?
- What is a Medicare HMO or Medicare Advantage plan?
- Is Medicare Advantage right for me?
- Which Part D plan will cover my drugs?
- Can I get help paying my Medicare costs?
- Do I qualify for Medicaid?
- Why did I receive a bill after seeing my doctor?
- How do I appeal a Medicare denial?
- Why wasn't my drug paid for when I went to the pharmacy?
- Will Medicare pay for my nursing home stay?