



State Health Insurance
Assistance Program

Navigating Medicare

SHIP of Union County at SAGE Eldercare
290 Broad St.
Summit, NJ 07901
908-273-6999

HOW CAN SHIP HELP ME?

The Union County State Health Insurance Assistance Program (SHIP) offers free, objective and confidential assistance and information to those who are dealing with claims and evaluating health insurance needs.

WHO PROVIDES SHIP HELP?

Volunteer counselors are trained by the New Jersey Department of Health and Senior Services and/or the Centers for Medicare/Medicaid services. Counselors do not provide legal advice, sell, recommend or endorse any specific insurance product, agent or insurance company. They provide information and assistance so that you can make your own decision.

HOW DO I CONTACT SHIP?

SAGE Eldercare is the sponsoring organization for SHIP in Union County.

For more information, please call 908-273-6999 or email ship@sageeldercare.org.

SHIP help is available in all 21 NJ counties. To find a SHIP counselor in other counties, call 800-792-8820.

SOME FREQUENTLY ASKED QUESTIONS:

- How much insurance do I really need?
- What are the gaps in Medicare coverage?
- Is a Medicare Advantage plan right for me?
- How do I choose a prescription plan?
- What are my options for long term care insurance?
- What can I do if Medicare denies payment for a claim?
- Who can I call if I have a question about a claim?