

State Health Insurance Assistance Program

The State Health Insurance Assistance Program (SHIP) provides objective, no-cost counseling to Medicare beneficiaries and their families. Unlike Medicare Advantage companies that operate their own referral systems, **SHIPs provide easy-to-understand, unbiased health insurance information** to help older adults make informed decisions about their Medicare benefits.



2 million people

receive personal, free, local assistance through SHIP each year



Over 11,000 people

turn 65 each day, increasing the demand for Medicare benefits counseling.



The Medicare beneficiary population increased over 16% from 2014 to 2021.



SHIPs keep seniors healthy by empowering them to make informed healthcare choices.

SHIPs are a vital source of unbiased, trustworthy information about the different Medicare coverage options.

- **Cost savings:** SHIPs provide information on health and drug plans, fraud and abuse issues, billing problems, and appeal rights, resulting in savings and cost avoidance.
- **Unduplicated service:** SHIP services cannot be replicated through existing tools such as 1-800-Medicare. Federal agencies that oversee Medicare routinely refer people to SHIP counselors.