

UNDERSTANDING MEDICARE

Many older Tennesseans are on a fixed retirement income and could use help comparing Medicare plans to select the one best suited to their needs and budget. The Tennessee Commission on Aging and Disability provides a free, non-biased service for Tennesseans through the State Health Insurance Assistance Program (SHIP).

YOU WOULD REFER INDIVIDUALS TO SHIP IF YOU RECOGNIZE:

- They need help understanding their Medicare benefits
- They are having difficulty accessing health care despite being eligible for Medicare
- They need assistance paying for prescription medication
- They may need to change drug plans or Advantage plans for more Medicare benefit coverage

In 2015 alone, SHIP helped more than 80,000 seniors with Medicare or a related health insurance. For counseling and assistance with Medicare, contact your local Area Agency on Aging and Disability SHIP counselor at **877-801-0044** (toll free).



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Information and Assistance 866-836-6678 | SHIP Medicare Counseling 877-801-0044