

SHIP Medicare Counseling: Free Help for People with Medicare

What is the State Health Insurance Assistance Program (SHIP)?

SHIP provides free help to New Jersey Medicare beneficiaries who have problems with, or questions about, their health insurance.

SHIP is a statewide program administered by the New Jersey Department of Human Services with financial assistance through a grant from the U.S. Administration for Community Living (ACL).

Counselors are Ready to Help You

Certified Medicare 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?
- Does Medicare pay for nursing home care?
- What are the different Medigap plans?
- How much insurance do I really need?

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

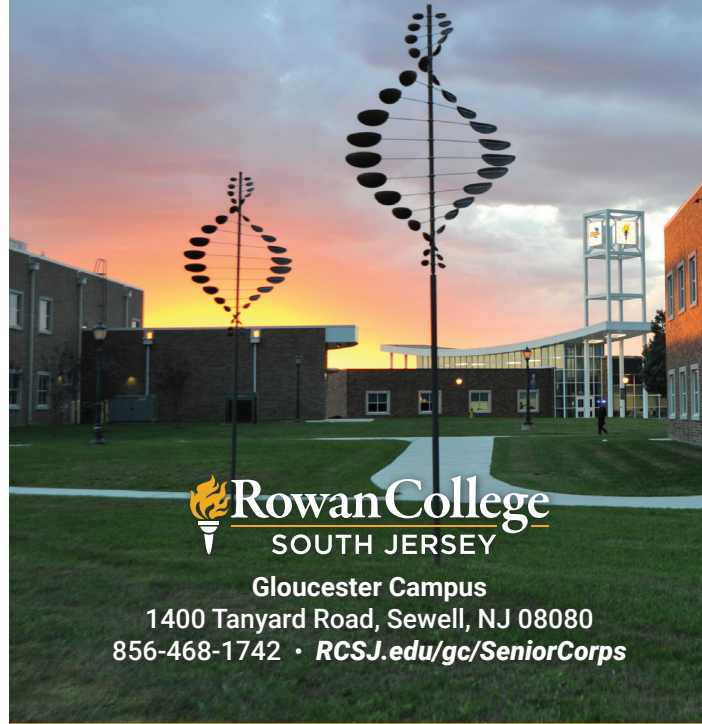
Remember

The State Health Insurance Assistance Program:

- is free
- is objective
- is confidential
- has State Certified Counselors



AmeriCorps
Seniors



Rowan College
SOUTH JERSEY

Gloucester Campus
1400 Tanyard Road, Sewell, NJ 08080
856-468-1742 • RCSJ.edu/gc/SeniorCorps

Contact Information

Location:

AmeriCorps Seniors RSVP
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115 Budd Boulevard,
West Deptford, NJ 08096

Mailing Address:

AmeriCorps Seniors RSVP
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AmeriCorps Seniors Free Programs



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Do you provide care for a loved one with Alzheimer's disease or Dementia?

You are not alone! Join us for this **free** program on stress-busting tips for caregivers.

This program will teach:

- Stress management techniques
- Relaxation and coping strategies

Who: For family caregivers of a loved one with Alzheimer's or other dementia

What: Multi-component program meets

- 90 minutes each week for 9 weeks
- Groups of up to 8 people

When:

2023:

5/3/23 – 6/28/23
8/16/23 – 10/11/23

2024:

01/24/24 - 03/20/24
04/10/24-06/05/24
08/21/24-10/16/24

Please call for more information or to register for any of our programs:
856-468-1742

AmeriCorps Seniors RSVP of Gloucester County Needs YOU

Aged 55 or better? Want to make an impact in your community? Come volunteer with us. Improve your life and the lives of others by sharing your skills and talents with individuals and agencies throughout Gloucester County.

- **Health and wellness:** Experience decreased anxiety, depression, and loneliness. 84% of AmeriCorps Seniors volunteers report stable or improving health after one year of service.
- **Self-improvement:** See the daily impact of your service as you build on existing skills and develop new ones.
- **Community:** Connect with others and be part of something bigger. 88% of volunteers who felt a lack of companionship reported fewer feelings of isolation after becoming an AmeriCorps Seniors volunteer.
- **Insurance:** Enjoy peace of mind thanks to the accident, personal liability and excess automobile liability insurance that we offer.

Volunteer for as much time as you have. From an hour or longer, per day or week; it's up to you and your schedule.

NJ Save

We offer help enrolling eligible applicants into the following programs:

- The Pharmaceutical Assistance to the Aged and Disabled (PAAD) program is a state-funded program that helps eligible seniors and individuals with disabilities save money on their prescription drug costs. **Call us for current income limits.** PAAD only looks at income and does not consider assets.
- Lifeline Utility Assistance
- Medicare Savings Programs (SLMB & QI-1) – if qualified the deduction for the Part B Premium will be put back into your social security check.
- Medicare Part D's Low-Income Subsidy (LIS), also known as "Extra Help"
- Hearing Aid Assistance to the Aged and Disabled (HAAAD) – now \$500
- Universal Service Fund (USF)/Low-Income Heating and Energy Assistance Program (LIHEAP)
- Supplemental Nutrition Assistance Program (SNAP)

Friendly Caller/Visitor Program

AmeriCorps Seniors RSVP provides volunteers to make calls and visits to Gloucester County seniors or challenged adults who are homebound and/or isolated and in need of companionship.

All of our volunteers are background checked and trained. As an extra precaution, all volunteers providing in-home visitations are required to be fingerprinted. Our volunteers provide support for our most vulnerable population, our seniors, who are trying to "age in place at home" and remain independent. There is no caregiving involved, it's just for companionship, talking, playing games, or watching a show. Our volunteers are not permitted to drive you anywhere, but they can take walks in the neighborhood with you. A new great friendship could just be a phone call away.

There is no cost for this program, the only requirements are that you reside in Gloucester County and that you do not suffer from dementia or Alzheimer's.