



How DC's State Health Insurance Assistance Program Can Help You with Medicare and More

By Phyllis Kimmel

Just as the changing of seasons from summer to fall brings Halloween candy in the grocery stores, so too comes another annual event: open enrollment season for Medicare. The small but mighty team at **DC's State Health Insurance Assistance Program (SHIP)** is working hard to make dealing with Medicare less frightening than headless horsemen and other Halloween monsters.

SHIP is part of **DC's Department of Aging and Community Living**. It is a federally funded program and provides "boots on the ground" counselors for Medicare beneficiaries in the District. SHIP counselors assist with Medicare enrollment, billing questions, changing providers, and provide guidance on what preventative services are covered. For DC residents with lower incomes who need extra help, SHIP counselors can assist beneficiaries with applying for the Qualified Medicare Beneficiary program that helps with cost sharing. SHIP can also provide information about Medicaid.

The SHIP team fields questions about traditional Medicare, Part D (prescription drug coverage), Medicare Advantage plans, and MediGap plans. SHIP can also help answer questions about federal retiree health benefits and provide information on coverage of durable medical equipment. One of the most challenging aspects of

the DC SHIP Team is meeting the diverse and often urgent needs of DC's Medicare beneficiaries—navigating complex coverage questions, appeals, and transitions—all within a system that serves thousands across the District.

The DC SHIP program is free and all discussions are confidential. All advice provided by SHIP counselors is intended to be unbiased but informative. Help from the DC SHIP Team is available by phone at 202-727-8370, and by email at ship.dacl@dc.gov. Their website is <https://dacl.dc.gov/service/health-insurance-counseling>.

The Village is fortunate that DC SHIP's program manager, Tommy Ballard, will spend time at DCV's upcoming Live and Learn session, sharing information and answering questions about the upcoming Medicare open season (October 15 – December 7). Tommy stepped into the role of program manager of SHIP nearly a year ago, having previously worked in operations management at academic hospitals in the region and as a program manager at DC Health, with the Office of Emergency Preparedness and Response.

To learn more and have your questions about the Medicare open enrollment season answered, join DC SHIP **at Live and Learn on Monday, October 27 (3:30 – 5 p.m. at DCV's office)**.