



SHIP

State Health Insurance
Assistance Program

Navigating Medicare

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

March, 2026

Q: I'm turning 65 soon, and I have so many questions about Medicare. How and when do I sign up? Should I get a Supplement Plan? A Drug Plan? Is there somewhere I can go for help with all of my questions?

A: Sounds like you need to talk to SHIP!

The State Health Insurance Assistance Program (SHIP) is a free and impartial counseling program for people with Medicare.

SHIP has trained, certified counselors throughout Indiana to help consumers make decisions regarding health insurance options related to Medicare. SHIP Counselors strive to help Medicare beneficiaries be wise consumers and to get the most value for their Medicare health insurance dollars.

SHIP Counselors have completed an intensive four-day training course and are

certified by the Indiana Department of Insurance. Regular training updates keep them current with the most recent changes in Medicare and other health care insurance options.

SHIP has more than 100 sites and over 400 trained and certified counselors throughout Indiana.

SHIP Counselors can assist you in person, by phone, or virtually. Look for a SHIP site near you at [in.gov/ship/sites](https://www.in.gov/ship/sites).

SHIP offers presentations and educational events throughout Indiana. Look for a SHIP event near you at [in.gov/ship/events](https://www.in.gov/ship/events).

So, what else does SHIP do?

- Help you evaluate the various Medicare Part D prescription drug plans, Medicare supplement insurance (Medigap), Medicare Advantage, and Long Term Care Insurance

policies that are currently available in Indiana.

- Help you enroll in the plan(s) of your choice.
- Help with applications for assistance programs that help pay for uncovered Medicare costs.
- Inform you of your rights as a Medicare beneficiary or health insurance policyholder.
- Provide educational videos, webinars, materials, and brochures.
- Educate you to understand Medicare, file claims, and appeal Medicare decisions.
- Refer you to appropriate agencies where you can get help with other needs.
- Provide speakers to make presentations to groups.

If you have questions related to Medicare, call SHIP at (800) 452-4800 or online at www.medicare.in.gov. You can also follow us on Facebook, Instagram, X, LinkedIn, and YouTube.