



## **PAYING TOO MUCH FOR YOUR MEDICATIONS AND MEDICAL EXPENSES?**

Thousands of Kentuckians are paying for premiums, deductibles and co-payments when the State should pay.

### **You could be one of them.**

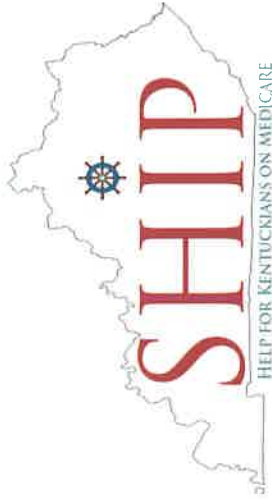
We are looking for people who get Medicare benefits because of age or disability to help them enroll in benefit programs they are eligible to receive.

**Call us today to start saving money on your medications and medical expenses!**

**1-866-516-3051**

**The Legal Aid of the Bluegrass SHIP program helps people living in the following Kentucky counties:**

Anderson	Fayette	Mercer
Bath	Franklin	Menifee
Boone	Gallatin	Montgomery
Bourbon	Garrard	Morgan
Boyd	Grant	Nicholas
Boyle	Greenup	Owen
Campbell	Harrison	Pendleton
Carrroll	Jessamine	Powell
Carter	Kenton	Rowan
Clark	Lawrence	Scott
Elliott	Lincoln	Woodford
Estill	Madison	



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# Questions about Medicare?

**SHIP can help!**  
**1-866-516-3051**  
[www.lablaw.org/ship-program](http://www.lablaw.org/ship-program)

*Educating, Advocating and  
Improving Lives*



## SHIP'S MISSION

Our mission is to help adults age 60+ and people on Medicare make informed decisions on programs that affect their quality of life, such as Medicare, Medicaid, Social Security, Medigap insurance and other benefit programs.



## DO I HAVE TO PAY TO GET HELP?

We do not charge for services. We are funded through several local, state and federal grants.

## WHAT KIND OF HELP CAN A SHIP COUNSELOR PROVIDE?

- Help you to understand your Medicare benefits
- Apply for money saving benefits such as Part B premium and prescription drug assistance
- Compare Part D and Medicare Advantage Plans to help you save money
- Understand Long Term Care and Medigap Insurance
- Organize and understand paperwork from hospitals, doctors, Medicare and insurance companies
- Get up-to-date information on services for older adults and refer you for other needed services

## KNOW AND UNDERSTAND YOUR INSURANCE OPTIONS AND GET CONNECTED WITH MONEY SAVING PROGRAMS.

CALL SHIP, YOUR LOCAL BENEFITS ENROLLMENT CENTER, AT 1-866-516-3051.

## HOW DOES SHIP WORK?

We are committed to help you understand and make informed decisions about your insurance benefits. SHIP is **not** affiliated with any insurance company and will not sell you insurance.

Staff and volunteers are trained on changes to programs, new programs and scams that affect older and disabled adults in Kentucky.

By giving you helpful, updated information from A to Z, our counselors make it smooth sailing to get your Medicare and other benefits in order.

## SHIP COUNSELORS CAN HELP YOU WITH:

- Medicare
- Rights & Protections
- Fraud & Abuse
- Medicare Supplemental Insurance
- Medicaid/Medicare premium help
- SNAP Benefits
- Property Tax/ Energy Assistance
- Social Security/SSI
- Long Term Care Insurance
- Veterans Administration Benefits
- Referrals to Prescription Drug Assistance Programs
- Housing Problems

