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## State Health Insurance Assistance Program (SHIP)

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**DESCRIPTION** The State Health Insurance Assistance Program, or SHIP, is a state-based program that offers local one-on-one counseling and assistance to people with Medicare and their families. Through CMS funded grants directed to states, SHIPs provide free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations and programs, and media activities.

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**BACKGROUND** SHIP (formerly the Information, Counseling and Assistance (ICA) Grants Program) was created under Section 4360 of the Omnibus Budget Reconciliation Act (OBRA) of 1990 (Public Law 101-508). This Act authorizes the Centers for Medicare & Medicaid Services (CMS), the Federal Medicare agency, to make grants to states for health advisory services programs for people with Medicare. Currently, there are SHIPs in all 50 states plus Washington, D.C., Guam, Puerto Rico and the Virgin Islands.

SHIPs are funded through grants from CMS. Federal funding is apportioned to the 54 programs via a population-based formula. Many states and local communities contribute additional funding and in-kind services in support of the programs.

Grant funding is available for SHIPs to plan and operate a variety of information, counseling, and assistance activities. States have wide latitude in providing SHIP services. However, programs must offer locally accessible services to all eligible persons requesting assistance, develop an intra-state agency referral system, and communicate timely and accurate health care information.

The SHIPs were originally established to address the confusion caused by the increase in choices of Medicare supplemental insurance, or Medigap. Since the program's inception, however, the role of the SHIPs in serving people with Medicare has greatly expanded. Today, trained counselors offer information, counseling and assistance to Medicare beneficiaries on a wide range of Medicare and Medicaid, and Medigap matters, including, enrollment in Medicare prescription drug plans, Medicare Advantage options, long-term care insurance, claims and billing problem resolution, information and referral on public benefit programs for those with limited income and assets, and other health insurance benefit information. In addition, SHIPs also support efforts to inform Medicare beneficiaries about fraud and abuse.

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### CURRENT STATUS

The state grantees have built the SHIP network nationwide to include over to 1,300 local sponsoring organizations supporting over 12,000 counselors (mostly volunteers) and staff. SHIPs are currently providing community outreach, education, and one-on-one enrollment assistance to people with Medicare living in the communities served by these local programs. In the grant year 2008, SHIPs reached approximately 5.2 million beneficiaries.

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### CONTACTS

To find a state SHIP--

Go to: [www.medicare.gov](http://www.medicare.gov)

Go to: Find Helpful Phone Numbers and Websites

Go to: Do you want to Find a Specific Organization?

--Select an Organization

--Scroll down to SHIP --State Health Insurance Assistance Program

--Select State