



EMPOWERS.
GUIDES.
PROVIDES.

Services and
Support for Seniors



ship State Health Insurance
Assistance Program



CVAA is a nonprofit organization that empowers seniors to live well. We work with seniors and caregivers, offering guidance and providing the support and services they need, when they need them. With the help of our community partners and volunteers, we serve over 10,000 seniors. Established in 1974, we are known as *the* resource for seniors in the Champlain Valley (Addison, Chittenden, Franklin, and Grand Isle counties).



**SHIP helps you
navigate issues with:**

- Medicare Part A Hospital Coverage
- Medicare Part B Medical Coverage
- Medicare Part D Prescription Coverage
- Medicare Supplement Insurance
- Medicare Advantage Plans
- Employer Group Health Plans
- Federal and State Assistance Programs

Medicare Fraud, Abuse or Error

If you have any questions or concerns about health insurance business practices, scams, or potential fraud, contact:

CVAA Senior Helpline at 1 800 642 5119
Medicare at 1 800 633 4227



802 865 0360

senior helpline

1 800 642 5119

www.cvaa.org



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Counsels Our SHIP staff offers free, confidential health insurance counseling for all Medicare beneficiaries and people 60 and older.

Bridges We help bridge the communication gaps between the flow of information and the organizations that best serve your health insurance needs.

Educates In the short term, our goal is to assist you with your health insurance issue at hand. Our long term vision is to help you understand the health care options available to you at any one time. Through education comes freedom – the freedom and confidence to make your own health insurance decisions.

What do SHIP Counselors do?

Advocate impartially for health care issues

Answer questions about health insurance

Compare Medicare prescription drug plans

Help individuals to understand and/or resolve billing issues

Facilitate communication between health care organizations

Provide information on state and federal health insurance programs

Review Employer Group Health Plan options

Connect people with appropriate insurance resources

SHIP

As part of CVAA, the State Health Insurance Assistance Program depends on donations to continue our work each day counseling thousands of individuals as they make health care decisions each year.

Classes

CVAA SHIP provides opportunities to learn about current topics that effect your health care. Whether you are *New to Medicare* or needing help *Understanding Medicare Part D Prescription Coverage*, SHIP is your source for Medicare information. These workshops are available throughout the year and a current schedule is available at www.cvaa.org.

Community Outreach

SHIP counselors reach out to the community through public speaking, educational events, and informational mailings.

Population Served

Our SHIP counselors serve individuals in Addison, Chittenden, Franklin and Grand Isle counties.