



State Health Insurance Assistance Program

Unbiased Help Navigating Medicare

Your local State Health Insurance Assistance Program (SHIP) provides unbiased guidance in understanding Medicare coverage options to people with Medicare, their families, and caregivers. Whether you are new to Medicare, reviewing Medicare plan options, or have questions on how to use your Medicare, SHIP can help.

How does SHIP work?

When you contact your local SHIP office, a certified counselor will give you one-on-one guidance based on your unique situation and needs. Every county in Maryland has a SHIP office and counseling can take place virtually or in person.

SHIP isn't just for people new to Medicare. Needs and options may change over time, so it's important to review your Medicare plan **every year** during Open Enrollment. SHIP can help with:

- Understanding cost and coverage options
- Comparing plan options
- How to enroll or change plans
- Paying for Medicare and prescriptions
- Troubleshooting billing issues
- Submitting appeals
- Referrals to other resources, if needed

SHIP is FREE, confidential, and unbiased

SHIP counselors are screened, trained, and certified as Medicare experts who are available to help solve problems on your behalf. They are very knowledgeable about Medicare, and can help you understand plan options so you can make choices that are best for you and your loved ones. SHIP counselors can also assist you with navigating access to providers, correcting billing issues, and filing complaints and appeals. SHIP counselors, many of whom are volunteers, are members of your local community.

Maryland offices

Allegany County: 301-783-1710
Anne Arundel County: 410-222-4077
Baltimore City: 410-396-2273
Baltimore County: 410-887-2059
Calvert County: 410-535-4606
Caroline County: 410-479-2535
Carroll County: 410-386-3800
Cecil County: 410-996-8174
Charles County: 301-934-9305
Dorchester County: 410-376-3662
Frederick County: 301-600-1234
Garrett County: 301-334-9431
Harford County: 410-638-3025
Howard County: 410-313-7392
Kent County: 410-778-2564
Montgomery County: 301-255-4250
Prince George's County: 301-265-8471
Queen Anne's County: 410-758-0848
Somerset County: 410-742-0505
St. Mary's County: 301-475-4200
Talbot County: 410-822-2869
Washington County: 301-790-0275
Wicomico County: 410-742-0505
Worcester County: 410-742-0505

Navigating Medicare can be complicated. SHIP can help.
For more information, visit Aging.Maryland.Gov/SHIP



SHIP
State Health Insurance
Assistance Program



Maryland
DEPARTMENT OF AGING

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aging.maryland.gov