



# 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](https://Aging.Maryland.Gov/SHIP)



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[aging.maryland.gov](https://aging.maryland.gov)