

SHIP & SMP Assist Medicare Beneficiaries in Garrett County

by Bevia Tucker, SHIP Coordinator and Ombudsman

The State Health Insurance Program (SHIP) and its affiliate program Senior Medicare Patrol (SMP) are two very important programs for Garrett County citizens. SHIP stands for State Health Insurance Program to assist Medicare Beneficiaries, and is best known for providing help during the open enrollment season while SMP is senior citizens helping themselves through training programs to detect Medicare fraud and abuse.

The following success story provides an example of the assistance your SHIP counselor provides.

A client came into the local SHIP/SMP office wanting to change their health plan since they had not previously paid for expenses and now they had to start paying full price for everything. The SHIP counselor assisted the client in making a call to the plan provider who explained the plan coverages and what options

the client had available to them. Before ending the phone call, the SHIP counselor worked with the client to enroll them into several programs that the plan offered at no cost and saved the client \$95 dollars. The client was very happy with the assistance the counselor provided and subsequently enrolled in a program meeting their monthly needs and limiting their stress.

The SHIP office also aids Garrett County citizens completing applications for the Low-Income Subsidy programs such as the Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Maryland Senior Prescription Drug Assistance Program and the Extra Help program.

The Senior Medicare Patrol, (SMP) the SHIP affiliate program, recently hosted a training session for senior citizens in Grantsville as part of a national movement to empower Medicare recipients to help fight Medicare fraud and abuse. A central tenet of SMP is that senior citizens are smart, vigilant, and motivated.

They live at the "point of the spear", where Medicare fraud begins.

An SMP volunteer explained the SMP program to the attending seniors. The volunteer reviewed the scope of Medicare fraud and abuse nationwide and discussed its impact to individual Medicare recipients. The program educates participants to protect, detect and report Medicare fraud and abuse. The seniors in Grantsville now have good information on the importance of protecting their Medicare identifying information.

If you are unsure what your health insurance plan covers, or are just confused by all the mail that you receive from your plan, call your local Garrett County SHIP/SMP program coordinator to get an appointment at 301-334-9431 ext. 6140 and bring in the mailings and questions/concerns you may have. If you would like more information on how to become a volunteer with the SHIP/SMP program call the Garrett County SHIP Coordinator to find out how YOU can share valuable information with Garrett County citizens.