EMPLOYEES

TN SHIP can:

- Help guide employees through the process of delaying or enrolling in any part, or parts, of Medicare if they (or a family member) are:
  - Approaching age 65 and are not yet ready to retire
  - Will retire by their 65th birthday
  - Are over the age of 65 and ready to retire
  - Receiving Medicare due to disability or End-Stage Renal Disease (ESRD)
- Provide presentations on any and all parts of Medicare and answer general questions
- Conduct lunch-and-learn sessions on specific topics dealing with Medicare
- Set up appointments to provide one-on-one counseling sessions at convenient locations

RETIREES

TN SHIP can:

- Guide retirees in the process of delaying or enrolling in any part, or parts, of Medicare if they (or a family member) are:
  - Approaching age 65 and are currently retired
  - Are past age 65 and ready or planning to retire
- Help find the Medicare Prescription Drug Plan or Medicare Advantage Plan that meets a retiree’s needs at the lowest estimated annual cost each year
- Help find the Medicare Supplemental/Medigap policy and premium that would work best for a retiree
- Assist if a Medicare beneficiary feels an insurance agent, doctor, or other healthcare provider has misrepresented a plan, service, or bill; SHIP partners with TN SMP (Senior Medicare Patrol) to educate and report Medicare fraud, waste and abuse at 1-866-836-7677
- Help with financial assistance screening and application
What is TN SHIP?

The Tennessee State Health Insurance Assistance Program (TN SHIP) is a federally funded national program managed by the Tennessee Commission on Aging and Disability (TCAD). TN SHIP staff and volunteers provide free and objective Medicare benefits counseling and outreach.

TN SHIP is neither affiliated with, nor does it endorse, any insurance company or product. The goal is solely to help consumers make informed Medicare benefits decisions that are right for them at the right time.

Contact TN SHIP:
1-877-801-0044
or tn.ship@tn.gov