

State Health and Insurance Assistance Program – SHIP

The Montana State Health Insurance Assistance Program (SHIP) is a free health-benefits counseling and advocacy service for Medicare beneficiaries and their families or caregivers. Our mission is to educate, advocate FOR, counsel and empower people to make informed benefit decisions. [Link to Medicare 101](#)

The Montana SHIP is an independent, objective, and confidential assistance program funded by CENTERS FOR MEDICARE AND MEDICAID SERVICES (CMS) and is not affiliated with the insurance industry. This program is based and operated through our Area Agencies on Aging; you may contact your local SHIP Counselor at 1-800-551-3191.

Who are the SHIP counselors?

SHIP counselors are specialists trained in Medicare eligibility, benefits and options, health insurance counseling and related insurance products. SHIP counselors are not connected with any insurance company, nor are they licensed to sell insurance. A SHIP counselor will not make decisions for you; rather, their purpose is to assist you objectively and confidentially, and to empower you to make your own wise health care decisions.

What if I am homebound?

A SHIP counselor will meet with you in your home if you cannot get out or don't have transportation.

How do I contact the SHIP?

Call 1-800-551-3191. If you need an appointment, staff will refer you to the local Area Agency on Aging for your county of residence, and you will be put in touch with your local SHIP counselor.

Is this service really free?

Yes, SHIP counselors provide time and expertise at no cost to you. SHIP receives funding from the Centers for Medicare & Medicaid Services and is an objective, confidential and FREE program.

Group presentations available

SHIP counselors also conduct public presentations on Medicare, Medicare supplemental insurance, long term care options, Medicare Advantage options, Medicare fraud, waste and abuse and other issues of importance to Medicare beneficiaries and their families.