

## Find Answers to common questions like:

- Do I have the best Medigap insurance coverage available in my area?
- Where can I get help interpreting my Medicare supplemental claim forms?
- What is Medicare Advantage?
- What is the best Medicare Prescription Drug Coverage (Part D) plan for my situation?
- What would a good long-term care insurance policy cover and what are the costs?



## NorthWest Senior & Disability Services

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### ☎ Senior Services Information

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#### Marion or Polk County:

Phone: 503-304-3420  
or Phone: 1-866-206-4799

**McMinnville** Phone: 503-472-9441  
**Tillamook** Phone: 503-842-2770  
**Warrenton** Phone: 503-861-4200

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### ☎ Disability Services Information

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#### Marion or Polk County:

Phone: 503-304-3420  
or Phone: 1-866-206-4799

**McMinnville** Phone: 503-472-9441  
**Tillamook** Phone: 503-842-2770  
**Warrenton** Phone: 503-861-4200

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### General Information

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**Toll Free:** 1-800-469-8772  
**Adult Protective Services:** 1-800-846-9165  
**TTY:** 1-888-370-4307  
**Web Page:** <http://www.nwsds.org>  
**E-Mail:** [webmaster@nwsds.org](mailto:webmaster@nwsds.org)

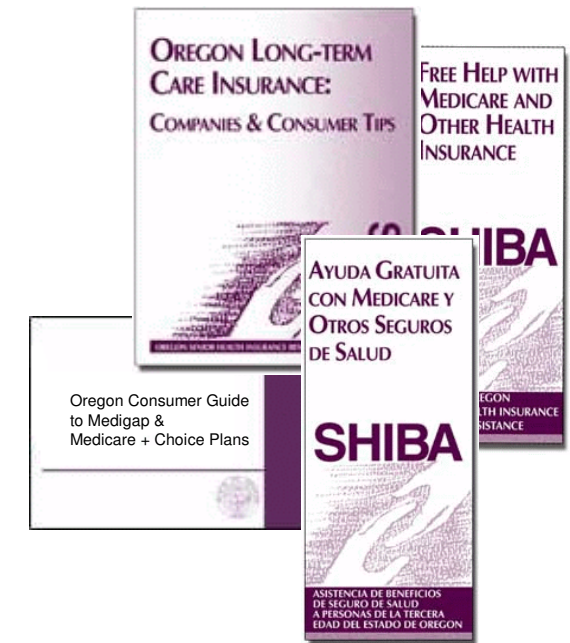
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NorthWest Senior &  
Disability Services

## SHIBA-- Answering Your Questions about Medicare & Other Health Insurance



Advocacy. Action. Answers on Aging.

Serving Clatsop, Marion,  
Polk, Tillamook &  
Yamhill Counties

## Insurance Help is Available

Medicare and other health insurance programs can be confusing. Having someone explain what a program covers, the costs to you, and what your options are can be a big help.

NorthWest Senior & Disability Services has a service that does just that. The program is called **Senior Health Insurance Benefits Assistance** or **SHIBA**. Services are provided through trained volunteer counselors.

SHIBA counselors offer free, impartial information and assistance about senior health insurance. Information is up-to-date and objective.

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### What Can a Volunteer Counselor Help Me With?

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A trained volunteer counselor can:

- Help you understand what is covered under Medicare Parts A and B.
- Help you cut prescription costs through a Medicare Prescription Drug Coverage (Part D) plan. We explain the cost and coverage differences between the available plans.
- Help you compare Medigap insurance policies. We explain the basic coverage offered under

each of the standardized plans. We also will provide a list of companies licensed to sell Medigap insurance in Oregon.

- Help you decide whether private long-term care insurance is right for you, and help you evaluate the policies offered within this state.
- Help you organize Medicare and supplemental claims.
- Inform you about the rights and protections that you have under Medicare.
- Send you a range of information and materials concerning Medicare, supplemental insurance, prescription drug coverage, and long-term health insurance issues.
- Assist you in understanding Medicare's appeals process and help you file appeals for decisions with which you disagree.
- Refer you to federal, state and county offices whose programs can save you money in paying for health care.

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### How Do I Meet With a Volunteer Counselor?

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Call any of the NorthWest Senior & Disability Services offices listed in this brochure. You will then be able to make an appointment for a

confidential in-person session with a volunteer SHIBA counselor.

Counselors can meet with you at one of our offices, at your home, or over the phone. **There is no charge for these services.**

Volunteer SHIBA counselors do not sell insurance or recommend specific policies, agents or companies.

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### Are There Similar Programs in Other Parts of Oregon?

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Yes. The NorthWest Senior & Disability Services' SHIBA Program is one of many serving in Oregon.

Call **1-800-722-4134** or visit the web page at **<http://www.oregonshiba.org>** for information on the other Oregon locations.

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### Do Other States Have SHIBA Programs?

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Yes. Oregon's SHIBA program is part of a network of State Health Insurance Programs (S.H.I.P.) across the United States. By calling **1-800-MEDICARE**, you can receive the contact phone number for any state program in the country. Information is also available at **<http://www.medicare.gov>**.