

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

Senior Services Information

Dallas	Phone: 503-831-0581
Gearhart	Phone: 503-738-5191
McMinnville	Phone: 503-472-9441
Salem-North	Phone: 503-304-3400
Salem-South	Phone: 503-373-7380
Stayton	Phone: 503-769-6174
Tillamook	Phone: 503-842-2770
Woodburn	Phone: 503-981-5138

Disability Services Information

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General Information

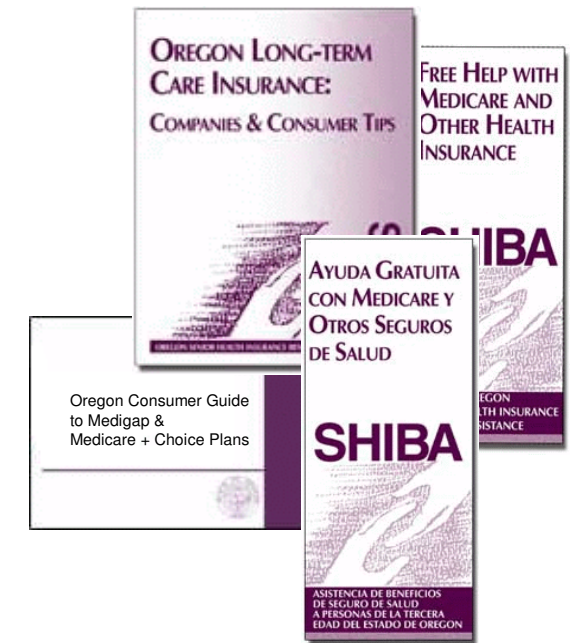
Toll Free: 1-800-469-8772
Adult Protective Services: 1-800-846-9165
TTY: 1-888-370-4307
Web Page: <http://www.nwsds.org>
E-Mail: webmaster@nwsds.org

Information is current as of publication date and subject to change without notice. For alternate formats, contact us at any number listed above.
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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.

What Can a Volunteer Counselor Help Me With?

A trained volunteer counselor can:

- Help you understand what is covered under Medicare Parts A and B.
- Help you cut prescription costs in 2008 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.

How Do I Meet With a Volunteer Counselor?

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.

Are There Similar Programs in Other Parts of Oregon?

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.

Do Other States Have SHIBA Programs?

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>.