Are You

- On Medicare?
- Disabled?
- Unsure about a health insurance decision you made?
- Concerned with Long-Term Care costs?

Avoid Costly Insurance Mistakes

Such as:

- Being uninsured
- Missing open enrollment deadlines
- Incurring ongoing premium penalties
- Serving pre-existing condition waiting periods
- Dropping insurance coverage
- Missing guaranteed issue protections

Important Numbers

Medicare

1-800-MEDICARE or
(1-800-633-4227)

Part D Prescription Drug Helplines:

1-855-677-2783 (Age 60 & over)
1-800-926-4862 (Under age 60)

Questions or Concerns About
An insurance company or agent

Call the Office of the Commissioner of Insurance
1-800-236-8517
oci.wi.gov

Medigap Helpline

A Part of The Wisconsin SHIP
(State Health Insurance & Assistance Program)

1-800-242-1060

Language translation services available

We can help you make informed insurance decisions

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Call Us When You Decide To

• Change insurance coverage
• Enroll in Part B or Part D of Medicare
• Quit, change jobs, or retire
• Purchase Long-Term Care insurance
• Relocate

Or When You

• Know that you will lose your employer group coverage
• Want to apply for extra help with Medicare prescription drug plan costs
• Want to find out if you are eligible for programs that will pay your Medicare Part B premium and possibly other Medicare out of pocket costs.

Be an Informed Consumer

Understand

• Original Medicare and Medicare Advantage health plans
• Enrollment/disenrollment and trial periods in Medicare Advantage health plans
• Medicare Supplement policies (Medigap)
• Wisconsin mandated benefits
• Long-Term Care insurance options (community-based care and nursing home care)
• Spousal Impoverishment protections
• Employer/retiree group health insurance plan
• How Medicare Part D benefits and enrollment periods coordinate with current insurance
• COBRA and continuation of group health insurance options
• Prescription assistance programs
• SeniorCare state pharmaceutical assistance program
• Medical Assistance
• Premium assistance programs for Medicare
• Military/Veteran health benefits
• Federal employee health benefits
• The Wisconsin Family Care Program
• How to enroll in Original Medicare, by calling Social Security at 1-800-772-1213
• Health Insurance Marketplace and Medicare Coordination

Call us at 1-800-242-1060

Know your rights and options!!