

Wisconsin State Health Insurance Assistance Program (SHIP)



Your trusted guide to Medicare

SHIP provides free and unbiased education, counseling, and enrollment assistance to all people with Medicare.

56,000 people

helped each year



SHIP reaches an additional 30,000 people through hundreds of events!



SHIP services are available to everyone.

Of all the people SHIP helped in 2023:



Two thirds had income above the federal poverty line.



Half lived in rural areas.



A quarter were over 74.



SHIP helps people navigate complex Medicare options.

In 2025, Wisconsinites chose between:

125 Medicare Advantage plans



28 Medigap companies



16 Part D plans



SHIP counseling is a worthwhile investment of public funding.



\$0.82

Wisconsin receives \$0.82 of SHIP funding per Medicare beneficiary.

People who get help from SHIP obtain services and benefits worth \$3,580 on average.



\$3,580

SHIP-certified professionals' advocacy had a total estimated monetary impact of over \$128 million in 2023!



SHIP is an established, reliable resource.

SHIP is a national program created in 1990.

SHIP works with state and federal agencies, such as Social Security and Medicaid, and helps congressional offices with casework. SHIP has expertise in state programs.

SHIP offers efficient and effective statewide service:

- **Over the phone** via the Medigap Helpline. Most calls are 45-60 minutes.
- **In person** at local aging and disability resource centers (ADRCs), county aging offices, Tribal offices, senior centers, and clinics. One third of appointments are in-person.



SHIP provides unbiased information.

Wisconsin has

250

SHIP-certified
counselors.

SHIP doesn't sell anything and doesn't receive money from companies.

The Wisconsin Bureau of Aging and Disability Resources operates SHIP using federal grants. In 2025, Wisconsin received \$2,070,953 in SHIP and Medicare Improvements for Patients and Providers Act (MIPPA) funds.

SHIP helps resolve complex healthcare issues.



A SHIP counselor helped a woman **win an appeal** to cover an ambulance ride for a heart attack. SHIP recognized the ambulance should be covered but was billed improperly. The appeal took 1.5 years. With SHIP's help, she won the appeal and got the \$3,000 ride fully covered.



SHIP helped a couple understand that because they retired recently and their income changed, they could ask for each of their Medicare premium amount to be reconsidered. SHIP helped with the paperwork, and the adjustment was corrected. They **saved \$8,000**.



SHIP helped a man who had trouble **enrolling** in Medicare because of Social Security processing errors. The counselor helped him understand the issue, communicate with Social Security, file paperwork, and successfully get Medicare with a retroactive start date. He felt immensely relieved and no longer had to postpone necessary treatment.



90% of customers recommend SHIP!

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