



HOW A CLAIM COUNSELOR CAN HELP

CLAIM is Missouri’s State Health Insurance Assistance Program (SHIP). Our well-trained counselors act in good faith. Information provided is meant to help people with Medicare-related questions and problems. It is not intended to be taken as legal advice, particularly for the following issues:

- Enrollment, billing and other general information
- Medicare Prescription Drug Plans (Part D)
- Medigap and supplemental insurance options
- Long-term care planning and insurance comparisons
- Medicare Advantage plans
- Public benefits
- Appeals and grievances
- Suspected waste, fraud and abuse

CLAIM’s goal is to help you make informed choices, exercise your rights, and be proactive in health care decisions. The chart below gives you information on how a counselor can help you and explains what counselor cannot do for you.

What Counselors Will Do	What Counselors Will Not Do
Help a client with applications for and enrollment into health insurance, including Medicare Prescription Drug Coverage and programs to help with Part B and D cost.	Recommend that you buy specific company insurance policies.
Try to answer any questions you may have about Medicare, Medicaid, Medicare Advantage or supplemental insurance. Volunteers who cannot help you will refer you to the appropriate person/agency that can, when possible.	Be connected with any insurance, financial planning or pharmaceutical industry.
Assist you in understanding and organizing your health care bills and statements in a system that will help you manage your health care related paperwork in the future.	Share any of the information that was discussed with you (unless you authorize it). All contact is confidential.
Assist you in submitting claims for Medicare, Medicare Advantage and supplemental insurance.	Charge you for the counseling service or accept monetary gifts for services.
Help you understand the Medicare appeals process and assist you in that process in whatever capacity is necessary.	Make a final decision on any matter for you. A volunteer can only give you the information you need to make an informed decision.



LOCAL HELP FOR PEOPLE WITH MEDICARE



DIFP
Department of Insurance,
Financial Institutions &
Professional Registration