

## Are You

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

## Avoid Costly Insurance Mistakes

By:

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

## Important Numbers

Medicare

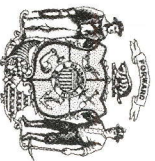
1-800-MEDICARE or  
**(1-800-633-4227)**

Part D Prescription Drug Helpline:

**1-855-677-2783** (Age 60 & over)  
**1-800-926-4862** (Age 59 & younger)

**For questions or concerns about an insurance company or agent, call:**

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

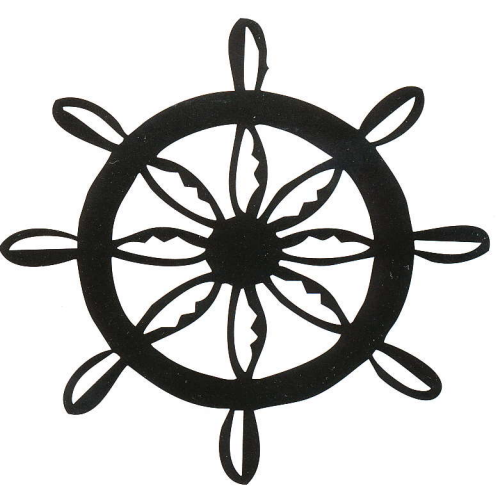


State of Wisconsin  
Board on Aging and Long Term Care  
Medigap Helpline  
1402 Pankratz St., Suite 111  
Madison, WI 53704-4001  
1-800-242-1060  
longtermcare.wi.gov  
boatc@wisconsin.gov  
website  
email



LOCAL HELP FOR PEOPLE WITH MEDICARE

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## 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*

## Call Us When You Decide To

- Start Medicare
- 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 or change your employer/union group healthcare coverage
- Need help in applying for extra help with Medicare prescription drug plan costs
- Want to determine if you are eligible for help to pay your Medicare Part B premium and/or other Medicare out of pocket costs.

## Be an Informed Consumer

### Understand

- Original Medicare
- Medicare Advantage plans
- Enrollment and disenrollment periods for Medicare Advantage plans
- Medicare Supplement policies (Medigap)
- Wisconsin mandated benefits
- Long-Term Care insurance options (community-based care and nursing home care)
- Spousal Impoverishment protections
- Employer and retiree group health insurance coverage
- How Medicare Part D benefits and enrollment periods coordinate with current prescription coverage

- COBRA and continuation of group health insurance options
- Prescription assistance programs
- Wisconsin's SeniorCare state pharmaceutical assistance program
- Medical Assistance or Badgercare
- Premium assistance programs for Medicare
- Coordination with Military and Veteran health benefits
- Federal employee health benefits
- The Wisconsin's Family Care Program
- How to enroll in Original Medicare, by calling Social Security at 1-800-772-1213 or go to [www.ssa.gov](http://www.ssa.gov)
- Health Insurance Marketplace and Medicare coordination
- End Stage Renal Disease and Medicare

**Call us at**

**1-800-242-1060**

*Understand your rights and options!!*