

What is Medicare?

Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with end-stage renal disease.

Get free, expert help

SHIBA counselors:

- Provide information about Medicare, including what health and prescription drug plans are available to you.
- Help with Medicare appeals and complaints.
- Educate you on how to protect your Medicare card and identity number, as well as how to report wrongful billing and fraud, waste and abuse.

Spread the word!

Do you have a family member or friend who is ready to sign up for Medicare? Do you know someone who is a caregiver to someone who is eligible for Medicare? Let them know help is available at [SHIBA.Oregon.gov](https://www.shiba.oregon.gov) or at 800-722-4134 (toll-free).

Stay connected

Visit [SHIBA.Oregon.gov](https://www.shiba.oregon.gov) to get more detailed information about Medicare programs and counseling opportunities and to schedule group presentations. Follow SHIBA on Facebook to get the latest news: <https://www.facebook.com/OregonSHIBA>

Volunteer opportunities

SHIBA's success is built on a network of certified counselors who volunteer all across Oregon. Call 800-722-4134 (toll-free) or visit [SHIBA.Oregon.gov](https://www.shiba.oregon.gov) for a volunteer counselor application.

You can get this document in other languages, large print, braille or a format you prefer. Contact the Senior Health Insurance Benefits Assistance (SHIBA) program at 800-722-4134 or shiba.oregon@dhsosha.state.or.us. We accept all relay calls or you can dial 711.



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Get Free Help with Medicare



Medicare starts at 65 for everyone.*
Make sure you're ready. Late enrollment may result in lifetime premium penalties.

* If you are covered by an employer group health plan through active work (your own or your spouse's), you may delay enrolling in Medicare without penalty.

About SHIBA

The Senior Health Insurance Benefits Assistance (SHIBA) program is a federally funded state program that offers free, objective and local one-on-one health insurance counseling and assistance to people with Medicare and their families. SHIBA is a program within the Oregon Department of Human Services. Certified counselors help people make informed decisions about their health insurance.

Free help is available to people ready to sign up for Medicare, people already on Medicare, and their advocates.

Tips to prepare for Medicare Open Enrollment

Think about what matters most to you. Medicare health and drug plans change each year and so can your health needs. Do you need a new primary care doctor? Is your new medication covered by your current plan?

Review your plan notice. Read any notices from your Medicare plan about changes for next year, especially your Annual Notice of Change letter.

Find out if you qualify for financial help. Learn about programs to help with the costs of Medicare premiums. To see if you qualify, apply at a local Oregon Department of Human Services Aging and People with Disabilities office. To locate an office, call 800-282-8096 (toll-free) or visit www.Oregon.gov/DHS/offices/Pages/Seniors-Disabilities.aspx.

Tips when comparing health insurance plans

Find your insurance cards. You may need your Medicare card to review benefit details or enroll in a new plan. If you have a Medicare Advantage or prescription drug plan, you may also need those cards.

Update your list of prescription drugs. Check with your doctor to make sure you understand each prescription.

Use the [Medicare.gov](https://www.medicare.gov) plan finder. The plan finder uses your prescription list to compare prescription drug and Medicare Advantage health plans in your area.

Contact your doctor, hospital and pharmacy *before* making changes. If you switch plans, make sure you understand which providers you can see for the best price.

Apply for help with drug costs. You may qualify for extra help with prescription drug costs. SHIBA counselors can help you apply for this benefit through Social Security.

