

Testimonial Transcript: SHIP Client Eloise Dennis

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Being an octogenarian and not receptive to change, we just stayed with the current carrier we had for our Medicare supplement and soon found out that, after a year, there were many differences in the premiums. So I thought, “well this is worth a little comparative shopping.” I was not too adept at navigating the government website, but I had seen SHIP offering this service, and I thought, “I think that's the way to go.” And there was an office right at the hospital. So I called them, and I was on board. And I had my first appointment, and oh, what a neat experience to walk in and find that my counselor was going to be a former fourth-grade student.

But she soon was very efficient at making a comparison of the different premiums out there for the prescription insurance, and it didn't take long to decide that I could certainly be having a benefit to change the carrier. One year a drug was \$41. The next year it was \$3 with another company. This doesn't seem right, but it's so. And so it was to our benefit that the Medicare counselor was able to head us in the right direction. But what was interesting was every year I went back; and almost every year, it was to our benefit to change carriers. And I know there are a lot of people out there who say, “Well, I have to choose between food and my prescription.” And I think these past two years, the other prescriptions are never more than \$2 or \$3, and had it not been for the counselor, we would not been aware of that.

I think, unfortunately, there's things out there that elderly do not understand. And we often discuss how difficult it must be for some of the retirees to understand these programs. And they never knew how much benefit they could have if they had used the Medicare counselor and found out that there was considerable savings there to be had.

State Health Insurance Assistance Programs. Available in your area. Local, unbiased, and trusted Medicare help. Visit www.shiptacenter.org for more information. Depending on your area, the SHIP program may also be known by one of these names.

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