



## **APPRISE Health Insurance Counseling Program**

**APPRISE is a free health insurance counseling program designed to help Pennsylvanians with Medicare. APPRISE counselors are specially trained volunteers who can answer your questions about Medicare and provide you with objective, easy-to-understand information about health insurance. Specifically, APPRISE can answer your questions about Medicare, Medicare Supplemental Insurance, Medicaid, and Long-Term Care Insurance. You can obtain pamphlets and brochures that explain your benefits and rights under these various health insurance programs. Butler County Area Agency on Aging has an APPRISE Insurance Counselor available to help you – [call the office at 724-282-3008](tel:724-282-3008) or [toll-free at 1-888-367-2434](tel:1-888-367-2434)**

All services are free and all information is kept confidential.

How APPRISE counselors can help you:

- Understand the new Medicare Part D Drug Prescription Benefit Program.
- Decide if a Medicare HMO is right for you by explaining the way Medicare HMOs work.
- Understand your Medicare benefits by explaining what services are covered under Medicare Parts A and B and your Medicare Summary Notice.
- Select a Medigap insurance policy by explaining the benefits offered under each of the standardized insurance plans providing and a list of companies selling Medigap insurance policies in Pennsylvania.
- Obtain assistance to pay for your prescription drugs by telling you about the government and private programs that offer this service, the eligibility requirements and how to apply for them.
- Find government programs that will pay for your Medicare deductibles, co-payments and Part B premiums and assist you in filling out the paperwork.
- Understand long-term care by explaining which government programs pay for long-term care and the eligibility requirements and private long-term care insurance and how to select the best policy for you.
- Explain to you what Medicare + Choice mean for you and all of the new options that will be available to you.
- By being your advocate if you have difficulty resolving a dispute between you and Medicare or your HMO.