

# Wisconsin State Health Insurance Assistance Program (SHIP)

## Your trusted guide to Medicare

SHIP provides free and unbiased education, counseling, and enrollment assistance to all people with Medicare.



**41,000 people**  
helped each year



SHIP reaches an additional 24,000 people through hundreds of events!



**SHIP services are available to everyone.**

Of all the people SHIP helped in 2025:



Over half had income above the federal poverty line.



Half lived in rural areas.



Thirty percent were over 74.



**SHIP helps people navigate complex Medicare options.**

In 2026, Wisconsinites chose between:

**115** Medicare Advantage plans



**23** Medigap companies



**10** Part D plans



**SHIP counseling is a worthwhile investment of public funding.**

SHIP receives



**\$0.83**

of funding per Medicare beneficiary

Beneficiaries save



**\$2,960**

on average after meeting with SHIP



## SHIP is an established, reliable resource.

SHIP is a national program created in 1990.

**SHIP works with state and federal agencies**, such as Social Security and Medicaid, and helps congressional offices with casework. SHIP has expertise in state programs. Over a third of Wisconsin SHIP discussions are about state Medicaid programs.

SHIP offers efficient and effective statewide service:

- **Over the phone** via the Medigap Helpline. Most calls are 35-50 minutes.
- **In person** at local aging and disability resource centers (ADRCs), county aging offices, Tribal offices, senior centers, and clinics. Forty percent of appointments are in-person.



## SHIP provides unbiased information.

SHIP doesn't sell anything and doesn't receive money from companies.

The Wisconsin Bureau of Aging and Disability Resources operates SHIP using federal grants. In 2026, Wisconsin received \$1,975,325 in SHIP and Medicare Improvements for Patients and Providers Act (MIPPA) funds.

## SHIP helps resolve complex healthcare issues.



A SHIP counselor helped a woman **win an appeal** to cover an ambulance ride for a heart attack. SHIP recognized the ambulance should be covered but was billed improperly. The appeal took 1.5 years. With SHIP's help, she got the \$3,000 ride fully covered.



SHIP helped a couple understand that because they retired recently and their income changed, they could ask for each of their Medicare premium amount to be reconsidered. SHIP helped with the paperwork, and the adjustment was corrected. They **saved \$8,000**.



SHIP helped a man **enroll** in Medicare who was dealing with Social Security processing errors. SHIP helped him understand the issue, file paperwork, and successfully get Medicare with a retroactive start date. He no longer had to postpone necessary treatment.



## Get Medicare help today.

Medigap Helpline: 1-800-242-1060  
[dhs.wisconsin.gov/medicare-help](https://dhs.wisconsin.gov/medicare-help)



**90%** of customers  
recommend SHIP!

Sources: CMS landscape files; SHIP Tracking and Reporting System (STARS); STARS Part D Enrollment Outcomes (2024); SHIP Beneficiary Satisfaction Survey (Fiscal Year 2021); SHIP Report to Congress: GY 2021

This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1,061,673 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.



**WISCONSIN DEPARTMENT**  
*of* **HEALTH SERVICES**

Division of Public Health  
P-00166 (03/2026)