



## **APPRISE: WHO ARE WE?**

**APPRISE** is the State Health Insurance Program (SHIP) that was created by the Pennsylvania Department of Aging to assist Medicare Beneficiaries of any age understand their health insurance options. The Pennsylvania Department of Aging created APPRISE to help Pennsylvanians with Medicare, Medicaid, and other health insurance questions and/or concerns.

**VOLUNTEERS** are key to the APPRISE Program's success. APPRISE Volunteers/Counselors are **Specially Trained** to provide unbiased Medicare and Medicaid Health Insurance information, and Part D Prescription Information options to help individuals make informed decisions related to their healthcare needs.

The APPRISE Program **Education and Counseling Services** are **FREE**. APPRISE Program **Volunteer/Counseling Services** can be provided:

- By **Phone** from our Delaware County APPRISE Office and **Tele Center – 484 494-3769**
- By making an appointment to meet **one-on-one** with an APPRISE Volunteer/Counselor at one of the many Delaware County APPRISE locations.

**Medicare Presentations: APPRISE** There are **four** types of presentations that the APPRISE Program offers throughout the year. These sessions are scheduled year-round and last one hour.

**Medicare 101 Presentations** – Medicare 101 Presentations explains the basics of Medicare Parts A, B, C, and D. In addition, it explains Medicare terminology such as Copays, Coinsurance, Deductibles, Enrollment Special Periods, Medicare Plan Enrollment and Disenrollment, Penalties, Medigap, and Supplemental Plans. This presentation is offered from January through September each calendar year.

**Medicare Cost Sharing Program Presentations** – This is a presentation that shares information concerning saving Medicare Beneficiaries money on their Part A (Hospitalization Copays and Deductibles), Part B (Medical Copays and Deductibles) and Part D Prescriptions (Copays, Gap Coverage and Premiums). The programs discussed are the Medicare Savings Programs, The Extra Help Program, and PACE/PACENET Programs. This presentation is offered from January through September each calendar year.

**Medigap Basics Presentations** – This presentation shares fundamental information about Supplemental Plans (also called Medigap Plans). The APPRISE Program explains how these plans can help cover the 20% that Medicare Insurance does not cover. This presentation also explains Supplemental/Medigap Plan Types, Plan Terminology, Plan Selection, Plan Cost, and how the APPRISE Program can be of assistance to the Medicare Beneficiary concerning enrollment into Supplemental Plans. This presentation is offered from January through September each calendar year.

**Medicare Annual Enrollment Update Presentations** – Medicare Annual Open Enrollment Presentations are scheduled from October 15<sup>th</sup> through to December 7<sup>th</sup> yearly. Medicare Annual Open Enrollment Presentations are classroom style presentations that explain new and updated information for the forthcoming Medicare Year. These presentations consist of explanations of the upcoming year's information concerning Original Medicare Premiums, Deductibles, Copays, and new plans and more. For more information or to schedule appointments for

any of the APPRISE Program Medicare Services you may contact the Delaware County APPRISE Program Manager  
Glenda A. Radical 484 494-3769 or [gradical@scs-delco.org](mailto:gradical@scs-delco.org).



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