

APPRISE Program Offers Free Health Insurance Counseling

by Jody Hoover

APPRISE is Pennsylvania's State Health Insurance Assistance Program (SHIP) for seniors and people with disabilities on Medicare. The State Department of Aging created APPRISE to help older adults understand their health insurance options so they can make informed decisions about their health care.

In Lebanon County, the APPRISE program is administered by the Lebanon County Area Agency on Aging. Michelle Long, has served as the Agency's Volunteer Resource Coordinator for 14 years. Terri Hilderbrandt worked with the Agency for ten years and has been serving as the APPRISE Coordinator since 2009.

APPRISE counseling services are free and confidential. The counselors are specially trained volunteers who will answer questions and provide personalized, objective and easy to understand information about Medicare, Medicare Supplemental Insurance, Medicaid, PACE/PACENET, and other programs. APPRISE has no association with any insurance company.

Lee Glowacki has been a volunteer counselor for four years. "I like helping the elderly and working through the complexities of Medicare. People come in stressed out and leave so relieved", said Glowacki. Carol Hugues is a volunteer counselor who also does data entry at the Lebanon center.

Volunteer Bob Devers, an APPRISE counselor since 2005, specializes in Medicare Part D and is also an AARP tax aid. "Bob is very good at explaining things.

I come back now every year, and every year Bob saves me money on my prescriptions", said Barbara Parr.

Counselors will review current coverage, Medicare eligibility and enrollment guidelines, and explain how Medigap supplemental insurance, Medicare Advantage plans and Part D prescription drug benefits can work with Medicare parts A & B, to provide more complete coverage and reduce out-of-pocket expenses. They can also help family caregivers understand Medicare and covered services.

"We will screen people to see if there may be extra help available to pay for their prescriptions or help with their Part B premiums if they can't afford their prescriptions and the they fall within income guidelines", said Hilderbrandt. Counselors can also offer information about preventative screenings, and health care fraud and abuse. Hilderbrandt added, "Couples often don't realize that the plan that is best for one spouse may not be the best for the other. Each one needs to be screened individually."

The free counseling is available year round by appointment at the Senior Center Building, 710 Maple Street, Lebanon, the Annville Free Library, 216 East Main Street, Annville, and the Richland Community Library, 111 East Main Street, Richland. Call the Lebanon County Area Agency on Aging's APPRISE Program at 717-273-9262 to make an appointment. Outside of Lebanon County, call 1-800-783-7067.

New volunteers are always welcome in the APPRISE program. All training is free and there are opportuselors, speakers, assis-



Counselor Bob Devers reviews Medicare options with Barbara Parr.

tants, data entry, or writers. Please call 1-800-783-7067 for volunteer information.

There is also a free "Medicare Basics 101" seminar targeted to new Medicare recipients and baby boomers held monthly at the Senior Center. Call 717-273-9262 for

details and to register.

For additional information, and a list of items to bring along to a counseling session, please see the Area Agency on Aging's website at - www.lebcounty.org/AAA .