SHIP
State Health Insurance Assistance Program
Navigating Medicare

Navigating Medicare & Medicaid for Dual Eligible Beneficiaries

2027 Guide for Families, Caregivers & Social Workers

Presented by Kelly Ott and Michele Lee
NJ State Health Insurance Assistance Program (SHIP)
NJ Division of Aging Services | NJ Department of Human Services

Free | Unbiased | Confidential

NEW JERSEY HUMAN SERVICES
DoAS
Division of Aging Services

Welcome & About SHIP

The State Health Insurance Assistance Program (SHIP) is a FREE, unbiased Medicare counseling program funded by the U.S. Administration for Community Living (ACL), HHS.

- **Understand Medicare benefits & options**
- **Navigate enrollment periods & deadlines**
- **Resolve claims & billing issues**
- **Compare Medicare plans at no cost**

SHIP
State Health Insurance Assistance Program
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SHIP HOTLINE

1-800-792-8820

Why This Matters: The Transition Ahead

Critical life events that trigger benefit changes

Life Event	Impact on Benefits
Parent Retires	Adult child may qualify for Disabled Adult Child (DAC) benefits
Parent Becomes Disabled	Adult child may qualify for DAC benefits through parent's record
Parent Passes Away	Adult child may qualify for survivor DAC benefits
Adult Child Turns 18/22	SSI/Medicaid eligibility changes — new applications may be needed
Employer Coverage Ends	Coordination of benefits shifts — Medicare/Medicaid become primary

Planning ahead prevents gaps in coverage.

Understanding Social Security Disability Programs

SSI vs. SSDI: Two different programs, two different pathways

Feature	SSI — Supplemental Security Income	SSDI — Social Security Disability Insurance
Basis	Need-based program	Based on work record (parent's or own)
Asset Limit	$2,000 individual limit	No asset limit for eligibility
Health Coverage	Automatic Medicaid in most states	24-month Medicare waiting period
Work History	No work history required	Work history required
Benefit Level	Federal benefit + NJ state supplement	Higher benefit amounts possible
DAC Connection	Starting point for many adults with IDD	DAC benefits fall under SSDI

Many adults with IDD receive SSI first, then transition to DAC/SSDI when a parent retires, becomes disabled, or dies.

What Are Disabled Adult Child (DAC) Benefits?

DAC benefits are Social Security benefits available to adults whose disability began before age 22, based on a parent's earnings record.

1

Trigger Events

Benefits activate when parent retires, becomes disabled, or passes away

2

Benefit Amount

Up to 50% of parent's benefit (living parent) or 75% (deceased parent)

3

Marital Status

Must be unmarried — exceptions exist for marrying another DAC or SSDI recipient

4

Work History

No work history required — based entirely on parent's Social Security record

Contact Social Security: 1-800-772-1213

DAC Eligibility Requirements

A checklist to help determine if your adult child may qualify

Eligibility Checklist

- ✓ Disability onset before age 22
- ✓ Parent is retired, disabled, or deceased AND had sufficient work credits
- ✓ Adult child is unmarried (exceptions apply)
- ✓ Adult child meets Social Security's definition of disability

Getting Started

1. Gather disability documentation
2. Get parent's SSA statement
3. Verify onset date < age 22
4. Call Social Security to apply

Applying for DAC does NOT require the adult child to have their own work history.

SSI-to-DAC Transition

What happens when your adult child moves from SSI to DAC benefits

1 DAC Benefits Begin

DAC benefits are often higher than SSI payments

2 SSI May Reduce or Stop

DAC is counted as "unearned income" — may reduce or eliminate SSI

3 Medicaid Protection

NJ has provisions to continue Medicaid even after SSI stops

NJ Medicaid Protections

Protection	Description
Pickle Amendment	Protects Medicaid for those who lose SSI due to COLA increases
1619(b) Status	Continues Medicaid for working SSI recipients
Section 1634	DAC-specific Medicaid protections when SSI stops

Medicare Eligibility Through DAC

The pathway from DAC benefits to Medicare coverage



DAC Benefits Approved

Social Security approves DAC based on parent's record

24-Month Waiting Period

Clock starts from first month of DAC entitlement

Medicare Enrollment

Auto-enrolled in Part A & Part B

Coverage Begins

Full Medicare benefits active

Important: The 24-month clock starts from first DAC entitlement, not application date.

Understanding Medicare Parts A, B, C, and D

Part	Name	What It Covers
A	Hospital Insurance	Inpatient hospital stays, skilled nursing facility care, hospice care, some home health care
B	Medical Insurance	Doctor visits, outpatient care, preventive services, durable medical equipment (DME)
C	Medicare Advantage	Private plan alternative combining Parts A & B, often includes Part D drug coverage
D	Prescription Drugs	Standalone drug plans or bundled within Medicare Advantage (Part C) plans

Becoming Dually Eligible: Medicare + Medicaid

When your adult child qualifies for BOTH Medicare and Medicaid

How It Works

- Medicare becomes the primary payer
- Medicaid is the secondary payer
- Medicaid may pay Medicare premiums, copays, and deductibles

Medicaid Covers What Medicare Doesn't

- Dental care
- Vision services
- Long-term care
- Personal care services

NJ Programs to Help Pay Medicare Costs

New Jersey offers multiple programs — QMB, SLMB, PAAD, Senior Gold, LIS/Extra Help — to help pay premiums, deductibles, and copays.

Dually eligible individuals may be exempt from Medicaid Managed Care.

"Dual eligibility provides the most comprehensive healthcare coverage available in New Jersey."

How Employer Coverage Fits In

Understanding coordination of benefits when employer coverage is in the picture

	Employer Has 20+ Employees	Employer Has Fewer Than 20
Primary Payer	**Employer Plan**	**Medicare**
Secondary Payer	**Medicare**	**Employer Plan**
Who Pays First?	**Employer plan pays claims first**	**Medicare pays claims first**

When Parent Retires & Employer Coverage Ends

- Medicare and Medicaid become the safety net
- COBRA is available (18–36 months) but expensive
- For most families, Medicare + Medicaid provides better, more affordable coverage

When a Parent Enrolls in Medicare

What happens to your adult child's coverage when you turn 65

Employer Coverage May End

Parent's employer coverage may end or become secondary to Medicare — affecting dependents

Dependent Coverage Loss

Adult child may lose dependent coverage, triggering a Special Enrollment Period for Medicare

Already on DAC?

If your adult child already has DAC benefits, they may already have their own Medicare

Not Yet on DAC?

This is the time to apply for DAC benefits through Social Security

Medicaid Safety Net

NJ FamilyCare/Medicaid may fill gaps during the transition period

Key Action: Contact Social Security AND SHIP before the parent's retirement date.

NJ-Specific Programs and Protections

New Jersey resources available to your family — with income eligibility guidelines

Program	Description	Income Limit (Individual)
NJ FamilyCare (QMB-Plus)	**Income-based coverage for adults with disabilities — comprehensive healthcare benefits. Pays Part A & B premiums.**	**Up to $1,330/mo ($15,960/yr)**
NJ WorkAbility	**Medicaid buy-in program for working adults with disabilities — keep benefits while working**	**Varies**
PAAD	**NJ Pharmaceutical Assistance to the Aged & Disabled — pays Part D premiums for some plans, reduces copays**	**Up to $4,578/mo ($54,943/yr)**
Senior Gold	**Prescription discount program — wraps around Part D. $15 + 50% of remaining copay**	**Up to $5,411/mo ($64,943/yr)**
DDD Services	**Division of Developmental Disabilities — home & community-based waiver services**	**Varies**
DAC Medicaid Protections	**NJ follows Section 1634 — Medicaid can continue even when SSI stops due to DAC**	**—**
MLTSS	**Managed Long-Term Services & Supports for those needing long-term care**	**Up to $2,982/mo ($35,784/yr)**

How to Apply: NJSave 1-800-792-9745 | County Welfare Agency | ADRC 1-877-222-3737 | LIS/Extra Help via SSA 1-800-772-1213

LIS Copay Levels & Program Definitions

LIS Level	Generic Copay	Brand Copay	Deductible	Who Qualifies
Level 3	$0	$0	$0	Full Medicaid / MLTSS
Level 2	$1.60	$4.90	$0	QMB-Plus / FamilyCare
Level 1	$5.10	$12.65	Paid by LIS	QMB-Only, SLMB/QI, LIS-Only

LIS (Low Income Subsidy / "Extra Help"): Federal program that pays Part D premium, deductibles, and reduces drug copays

MLTSS (Managed Long-Term Services & Supports): For those needing nursing-facility level care; provides home-based services + full Medicaid

PAAD (NJ Pharmaceutical Assistance to Aged & Disabled): Paying Part D premiums for 3 plans in 2027; copays of $5 generic / $7 brand

QMB (Qualified Medicare Beneficiary): Pays Part A & B premiums; protects from provider billing of deductibles/copays

SLMB & QI (Specified Low-Income Medicare Beneficiary): Both programs pay monthly Medicare Part B premium

Senior Gold: Wraps around Part D: $15 + 50% of remaining copay; catastrophic cap $2,000 ind. / $3,000 couple

2026 Medicaid Updates Families Should Know

Community Engagement Requirements

Medicaid community engagement (work) requirements take effect no later than January 1, 2027 for expansion adults.

Exemptions exist for individuals who are "medically frail" — including those with IDD.

Redetermination Schedule Changes

Medicaid redeterminations are moving to twice yearly for some populations.

Keep all documentation current and respond promptly to any notices.

Stay informed, keep documentation current, and contact SHIP if you receive any notices about Medicaid changes.

Common Mistakes to Avoid

Protecting your loved one means avoiding these common pitfalls

- ✗ Not applying for DAC benefits when a parent retires or passes away
- ✗ Assuming employer coverage will last forever
- ✗ Missing Medicare enrollment periods (can result in late penalties)
- ✗ Getting married without understanding the impact on DAC benefits
- ✗ Not reporting changes to Social Security promptly
- ✗ Ignoring Medicaid renewal notices

Always call SHIP before making major benefit decisions. 1-800-792-8820

What's New with Medicare in 2027: Social Security Updates

2027 COLA Increase

3.6%

increase in benefits (up from 2.8% in 2026)

Averaging ~$75 more per Social Security check

One-Time $90 Part B Rebate

$90

one-time premium rebate (October 2026)

For eligible Original Medicare Part B beneficiaries

Automatic payment — no action needed

Excluded: MA members, MSP members, IRMAA payers

Tip: Create a "my Social Security" account at SSA.gov to manage your benefits online.

2027 Medicare Part D Changes

Benefit Feature	2026	2027
Maximum Deductible	$615	**$700**
Out-of-Pocket Cap	$2,100	**$2,400**
Coverage Gap	Eliminated	Eliminated (continues)
Catastrophic Phase	$0 cost sharing	$0 cost sharing (continues)

- Inflation Reduction Act: 15 additional high-spend drugs get negotiated prices (including Ozempic & Wegovy)
- $35 insulin cap continues; $0 vaccines continue
- Premium Stabilization Demonstration ENDING — some beneficiaries may see premium increases

What Counts Toward the $2,400 Out-of-Pocket Cap

✓ COUNTS Toward the Cap

- Deductible
- Copays and coinsurance paid by the member
- Extra coverage from enhanced plans
- Payments made by NJ PAAD or Senior Gold

✗ Does NOT Count

- Monthly plan premium
- Drugs not on the plan's formulary
- Drugs filled at a non-network pharmacy
- Manufacturer discounts

$0 Vaccines & $35 Insulin Cap

Part B Covers

- Flu
- Pneumonia
- COVID-19
- Certain hepatitis B

Part D Covers ($0 copay)

- Shingles
- RSV
- Tdap
- All commercially available vaccines

$35 Monthly Insulin Cap

$35

/month cap on covered insulin products (injection or insulin pump)

Part D annual deductible does NOT apply to insulin copays

2027 NJ Part D Stand-Alone Plans — Full Comparison

11 plans from 6 companies | Lowest premium: $5.30/month (Wellcare Value Script) | Highest rated: 4.5★ (Humana)

Company	Plan Name	Type	Monthly Premium	w/ Medicaid or LIS	Deductible	Star Rating	PAAD $0	Preferred Pharmacies
Aetna	SilverScript Choice	Basic	$120.50	$84.20	$700	2.5★	—	No Preferred In-Network
HealthSpring	Assurance Rx National	Basic	$105.80	$69.50	$700	2.5★	—	Mail Order, Walgreens, Walmart
Horizon BCBS	Medicare Blue Rx Standard	Basic	$130.30	$94.00	$700	2.5★	—	Mail Order
Horizon BCBS	Medicare Blue Rx Enhanced	Enhanced	$217.90	$181.60	$300	2.5★	—	—
Humana	Basic Rx National	Basic	$28.30	$0.00	$700	4.5★	**Full**	Mail Order
Humana	Premier Rx National	Enhanced	$131.20	$94.90	$350	4.5★	—	Mail Order, Walmart, Costco
Humana	Value Rx National	Enhanced	$65.30	$29.00	$687	4.5★	—	Mail Order, Walmart, Costco
UHC	AARP Rx Saver	Basic	$138.50	$102.20	$700	3★	—	Mail Order, Walgreens, Walmart, Costco
UHC	AARP Rx Preferred	Enhanced	$210.70	$174.40	$300	3★	—	—
Wellcare	Classic National	Basic	$24.30	$0.00	$700	3★	**Full**	Mail Order, CVS, Walgreens, Costco
Wellcare	Value Script National	Enhanced	$5.30	$5.30	$700	3★	**Full**	—

NJ Extra Help Benchmark Plans (premium = $0 with LIS): Humana Basic Rx and Wellcare Classic | Green rows = PAAD pays full premium

Medicare Prescription Payment Plan (M3P)

An optional way to spread prescription costs across the remaining months of the year

How It Works	Availability	Important Note	Enrollment
Pay your health or drug plan monthly instead of paying the pharmacy for covered Part D prescriptions.	Available through all Part D and MA-PD plans, with no fee to participate.	Does NOT reduce your drug costs. You still pay the same total amount and any separate plan premium.	October 15 – December 30 to start with January 1st medication fills.

Medicare GLP-1 Bridge Program

Started July 1, 2026 | Runs through December 31, 2027 | $50/month for covered GLP-1 drugs

4 Requirements (Must Meet ALL)

1. Have Medicare Part D drug coverage
2. NOT currently getting GLP-1 through Medicare
3. Do NOT have Type 2 diabetes, moderate-to-severe sleep apnea, or fatty liver disease
4. Age 18+ with BMI requirements

Covered Drugs

- Foundayo (tablet)
- Wegovy (injection or tablet)
- Zepbound (KwikPen ONLY)

How to Access

1. Talk to your doctor about eligibility
2. Doctor sends prescription to pharmacy
3. Provide your Medicare information
4. $50/month once approved

More info: Medicare.gov/glp1bridge

2027 Medicare Advantage in NJ: Overview

10	56	$20.09	60%
Companies	Plans Available	Avg. Premium/Mo	$0 Premium Plans

Key Changes for 2027

- Braven Health exits all 21 NJ counties
- Devoted Health is NEW to NJ in 2027 (14 counties, 6 PPO plans)
- 13 plans terminating (no automatic replacement)
- 8 new plans entering the NJ market

Medicare Advantage Plan Types Explained

Plan Type	Description
HMO	Requires in-network providers; need referral for specialists
HMO-POS	Like HMO, but allows some out-of-network care at higher cost
PPO	Any provider allowed; lower costs in-network; no referrals needed
MAPD	Bundles Part A, B, and D (prescription drugs) into one plan
MA-Only	Covers Part A & B only; no prescription drug coverage included

Special Needs Plans (SNPs)

C-SNPs

For people with specific chronic conditions

D-SNPs

For people with both Medicare and Medicaid (dual eligible)

I-SNPs

For those in institutions (e.g., nursing homes)

Note for IDD families: D-SNPs are especially relevant for dually eligible adults.

2027 Dual Special Needs Plans (D-SNPs) in NJ — Full Detail

Plan Name	Plan ID Type	Phone	Monthly OTC / Allowance	Key Extra Benefits	Available In
Wellcare Fidelis Dual Align	H0913-013 HMO SNP Basic	1-844-480-0680	Spendables Card (OTC, food, utilities)	Fitness Benefit, Telehealth, Dental/Vision/Hearing, Care Mgmt, In-home supports	All Counties Except Hunterdon
Aetna Medicare FIDE SNP	H6399-001 HMO SNP Enh.	1-833-874-8529	**$260/month OTC card**	Extra Supports Wallet, Dental/Vision/Hearing, SilverSneakers, 14 meals post-discharge, Telehealth, 24-hr Nurse Line	All 21 Counties
Wellpoint Full Dual Advantage	H3240-013 HMO SNP Basic	1-833-668-1340	**$275/month Everyday Options**	Assistive devices & OTC. If SSBCI: healthy foods & utilities. Nurse Helpline, Video Doctor Visits, Dental/Vision/Hearing	All 21 Counties
Horizon NJ TotalCare	H8298-001 HMO SNP Basic	1-888-765-7134	**$305/month OTC (SSBCI expands)**	Transportation, ASH Fitness Coach, Dental/Vision, Telemedicine, Care Manager, 24/7 Nurse Line, 14 meals post-discharge	All 21 Counties
UHC Dual Complete NJ-005	H3113-005 HMO SNP Enh.	1-888-834-3721	**$214/month OTC & wellness**	Qualifying members: healthy foods & utilities. Dental/Vision/Hearing, Telehealth, Fitness Benefit	All Counties Except Cape May

SSBCI: Special Supplemental Benefits for the Chronically Ill — check with individual plans for eligibility. | Contact NJ SHIP: 1-800-792-8820

If Your Plan Ends December 31, 2026

⚠ WARNING: If you do nothing, you will have Original Medicare on January 1, 2027 with NO Part D coverage.

Extended Enrollment Period

December 8, 2026 – February 28, 2027

One selection to choose new coverage; generally starts the following month.

Medigap Guaranteed Issue Rights

Plans A, B, C, D, F, G, K, or L without medical underwriting.

Deadline: March 5, 2027.

Part D & Medigap Deadline

Must enroll in Part D and Medigap within 63 days after coverage ends.

Annual Open Enrollment: October 15 – December 7, 2026

What You Can Do

- Join or switch a Part D plan
- Join or switch a Medicare Advantage plan
- Compare health and drug plan choices
- Coverage begins January 1, 2027

MA Open Enrollment: Jan 1 – Mar 31, 2027

One opportunity to:

- Switch Medicare Advantage plans
- Return to Original Medicare with a Part D plan

⭐ Additional Enrollment Opportunity: 5-Star SEP

Beyond AEP and MA OEP, the 5-Star Special Enrollment Period allows eligible beneficiaries to enroll in a 5-star rated plan at any time during the year.

Clover Health PPO (5 Stars) qualifies in NJ. See next slide for details.

Important Reminders

- Review your Annual Notice of Change (ANOC)
- You are locked into your Part D plan for all of 2027 once OEP ends (some exceptions)

Clover Health 5-Star SEP: What Counselors Need to Know

Plan	2027 Star Rating	Qualifies for 5-Star SEP?
Clover Medicare Advantage PPO	⭐⭐⭐⭐⭐ 5 Stars	✔ YES — if available in county
Clover Medicare Advantage HMO	⭐⭐⭐⭐½ 4.5 Stars	✘ NO — does not qualify

SEP Window: December 8, 2026 – November 30, 2027 | One-time use only per 2027 contract year

Eligibility Requirements

- Must have Medicare Parts A & B
- Live in plan's service area (specific county)
- Plan must be open for enrollment
- Can be on Original Medicare or another MA plan

⚠ Key Warnings

⚠ 5 stars ≠ best fit — always compare plans first

⚠ Always verify plan in Medicare Plan Finder

⚠ No guaranteed-issue Medigap rights with this SEP

⚠ If losing drug coverage, may face Part D penalty

Counseling Steps: 1) Verify current coverage → 2) Confirm eligibility → 3) Check Plan Finder → 4) Explain trade-offs → 5) Assist enrollment → 6) Keep confirmation #

NJ SHIP Hotline: 1-800-792-8820 | Medicare: 1-800-MEDICARE | Clover: coverageforall.com

Important to Consider When Comparing Plans

Coverage

Are your drugs covered by the plan?

Are there restrictions (prior authorization, step therapy)?

Costs

Look at premium, copays, deductibles.

Compare total yearly drug + premium cost.

Convenience

Is your pharmacy in the plan's network?

Offer mail order? Have preferred pharmacy?

Coordination

Will it work with your other health or drug benefits?

Higher premium does NOT automatically mean better coverage.

Prescription Discount Resources

Resource	Website	What It Offers
GoodRx	goodrx.com	Prescription coupons and pharmacy price comparisons
TrumpRx	trumprx.gov	Prescription cash-price offers
SingleCare	singlecare.com	Prescription discount card and price comparisons
ScriptSave WellRx	wellrx.com	Prescription discount card and pharmacy pricing
RxSaver	rxsaver.com	Prescription coupons and discount card
Cost Plus Drugs	costplusdrugs.com	Online pharmacy with listed medication prices
Amazon Pharmacy	pharmacy.amazon.com	Online pharmacy with insurance and cash-price comparisons

NeedyMeds — Featured Resource

Non-profit since 1997 — 30,000+ assistance programs

- Patient Assistance Programs (PAPs) for free/discounted medicines
- Free/Low-Cost/Sliding Scale Clinics (medical, dental, mental health)
- Drug Discount Card: Save up to 80%
- Free, no registration, accepted at 65,000+ pharmacies
- Also 40% off durable medical equipment

Drug Discount Card Details:

BIN: 019520 | PCN: NMeds | GRP: DRUGCARD

(diabetic supplies, mobility devices, etc.)

www.NeedyMeds.org | 800-503-6897

Your Action Plan: Steps to Take Now

#	Action Step	Contact
1	Contact Social Security to discuss DAC eligibility	1-800-772-1213
2	Call SHIP for free Medicare counseling	1-800-792-8820
3	Review adult child's current coverage	Employer, Medicaid, SSI
4	Gather documentation	Disability records, SSA statement
5	Plan ahead: Know parent's retirement timeline	
6	Apply for NJ FamilyCare/Medicaid if not enrolled	1-800-701-0710
7	During Open Enrollment: Review plans	Oct 15 – Dec 7, 2026

Fraud, Waste & Abuse: Protect Yourself

Common Scam Schemes

- ! Offers for a new Medicare card
- ! Grocery or flex cards
- ! Free equipment
- ! Help with premiums
- ! Threats of coverage loss

Protect Yourself

- ✓ Verify unexpected communications
- ✓ Contact 1-800-MEDICARE for unauthorized plan changes
- ✓ Never share your Medicare number with unsolicited callers

If you suspect fraud or an unauthorized plan change, document what happened and contact 1-800-MEDICARE.

SMP
Senior Medicare Patrol

877-SMP-4359

www.seniormedicarepatrolnj.org

SHIP County Contact Directory

SHIP Toll-Free: 1-800-792-8820 | Website: nj.gov/humanservices/doas/services/q-z/ship

County	Phone
Atlantic	888-426-9243
Bergen	201-336-7413
Burlington	856-456-1121 x146
Camden	856-456-1121 x146
Cape May	609-886-2784
Cumberland	856-453-2220
Essex	973-637-1717
Gloucester	856-468-1742
Hudson	201-369-4313 x4259
Hunterdon	908-788-1361

County	Phone
Mercer	1-800-792-8820
Middlesex	732-777-1940 x1109
Monmouth	732-728-1331
Morris	973-784-4900 x2901
Ocean	800-668-4899
Passaic	973-569-4060
Salem	856-339-8622
Somerset	908-704-6319
Sussex	973-579-0555 x123
Union	908-273-6999
Warren	908-475-6591

SHIP counselors help with: Original Medicare vs. MA, Part D, coverage gaps, claim denials, financial assistance, nursing home care, Medigap, Long-Term Care insurance

Become a SHIP Volunteer — call your county coordinator | Free | Unbiased | Confidential

Key Resources

SHIP
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NEW JERSEY HUMAN SERVICES
DoAS
Division of Aging Services

SHIP Hotline 1-800-792-8820	**NJ FamilyCare** 1-800-701-0710	**Medicare.gov** medicare.gov
SHIP Website nj.gov/humanservices/doas/services/q-z/ship	**NJ DDD** nj.gov/humanservices/ddd	**Plan Finder** Medicare.gov/plan-compare
Medicare 1-800-MEDICARE (1-800-633-4227)	**NJSave** 1-800-792-9745	**GLP-1 Bridge** Medicare.gov/glp1bridge
Social Security 1-800-772-1213 / ssa.gov	**ADRC** 1-877-222-3737	**NeedyMeds** 800-503-6897 needymeds.org

LI NET Help Desk: 1-800-783-1307

"SHIP provides free, unbiased, one-on-one personalized help — phone, virtual, or in-person."

Interested in learning more about becoming a Certified SHIP Counselor?

SHIP
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Contact your local SHIP County Coordinator

Apply Now – Statewide Training Begins Spring 2027

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Thank
you