

Strength in Every Decision



For many families, Medicare decisions are about more than healthcare coverage. They are about maintaining independence, protecting financial well-being, and feeling confident about the future.

Across the country, the [State Health Insurance Assistance Program \(SHIP\)](#) connects Medicare beneficiaries, caregivers, and families with trained counselors who provide free, unbiased guidance. In California, this program is known as the [Health Insurance Counseling and Advocacy Program \(HICAP\)](#).

Whether you are approaching Medicare eligibility, helping a loved one review coverage, or simply looking for answers, these programs can help guide the way.

Information You Can Trust

One of the things that makes HICAP and SHIP unique is their commitment to providing objective guidance. Counselors do not sell insurance or receive commissions.

Counselors help individuals understand Medicare Parts A, B, C, and D, compare coverage options, review prescription drug plans, and learn more about supplemental insurance and long-term care planning.

Their role is simply to help people understand their options and make informed decisions that feel right for their individual situation. Best of all, the service is completely free and confidential.



How to Get Help

At Independence at Home, we know that maintaining health and independence often starts with having the right information and support at the right time:

- Contact your state's SHIP program for free Medicare counseling and support, or go the [SHIP website here](#).
- For California residents, Call HICAP at 1-800-434-0222, or get more information by [clicking here](#).