

# Minnesota Senior LinkAge Line



The Senior LinkAge Line is Minnesota's federally designated State Health Insurance Assistance Program (SHIP). We provide free and unbiased education, counseling, and enrollment assistance to all people with Medicare in Minnesota.

SHIP funds allow us to help  
**35,000 people**  
each year in Minnesota



We reached an additional 14,000+ Minnesotans through hundreds of in-person events.



**In 2025, SHIP counseling helps people in Minnesota choose between:**

- **82** Medicare Advantage Plans
- **28** Medigap companies
- **15** Medicare Cost Plans
- **14** Part D Plans
- **18** Medicare Special Needs Plans (SNP)



**SHIP services are available to everyone**

Last year, of the thousands of people the Senior LinkAge Line helped, there were:



1/4 who lived in rural areas



1/3 who were over the age of 74



More than 5,500 who had income below the federal poverty line



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



**\$1.56**

Minnesota receives \$1.56 of SHIP funding per Medicare beneficiary.



**\$4,316,771**

The Senior LinkAge Line helped people in Minnesota save more than \$4 million in prescription drugs costs in 2024!



## 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.

SHIP offers efficient and effective statewide service in Minnesota over the phone via the Senior LinkAge Line. Most calls are handled in less than 30 minutes.



## SHIP provides unbiased information.

Minnesota has

**125**

SHIP-certified  
counselors.

Federally-designated SHIPs don't sell anything and doesn't receive money from companies.

In 2025, the Senior LinkAge Line received \$920,889 in SHIP funds to help Minnesotans on Medicare.

## Some examples of how the Senior LinkAge Line helps people with complex healthcare issues



A Senior LinkAge Line staff person recently helped a caller who had just moved into an assisted living facility. Since their move, their prescription had suddenly become very expensive - paying \$225 - \$325 for a two-week supply. The staff person called the insurance company and found no prescriptions had been billed since January. The caller mistakenly thought their insurance had transferred automatically with their prescriptions when they moved. The SHIP counselor called the pharmacy and gave them the correct billing info and asked the pharmacy to rebill for past medicine too.



Another Senior LinkAge Line staff member helped a caller apply for help with their Medicare Part B premium and Medicare Assistance. The caller was retroactively approved for both programs and will be reimbursed more than \$2,400 for out-of-pocket expenses paid during that time.



A person contacted the Senior LinkAge Line for help appealing a nearly \$5,000 medical bill that their Medicare plan didn't cover. After eight months of hard work, they received a favorable decision, and the medical bill was covered.



**95% of surveyed customers recommend SHIP!**



**SHIP**  
State Health Insurance  
Assistance Program

Navigating Medicare

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