



Health Insurance Counseling

Please note: OrthoSC does not endorse any listed services and cannot guarantee the quality of any services rendered.

Health Insurance Counseling Services

Waccamaw Regional Council of Governments Area Agency on Aging

Services for: Ages 18 plus living in Georgetown, Horry, Williamsburg counties

Address : 1230 Highmarket Street, Georgetown, SC 29440

Website : <http://www.wrcog.org>

Office Phone : (843) 546-8502

National Toll Free Phone : 1-888-302-7550

Hours: 9:00 am - 5:00 pm, Monday to Friday.

Services: For seniors in South Carolina, the State Health Insurance Program (SHIP) is known as ICARE, Insurance Counseling Assistance and Referral for Elders (ICARE). The ICARE program is federally funded to provide health insurance counseling for Medicare and its many parts. The ICARE program is a free, confidential service through which certified insurance counselors can provide clear, objective information. Some of the many services a certified ICARE counselor can provide include:

- Explanation of Medicare benefits including preventive services
- Instruction on how to read Medicare Summary Notices
- Assistance with Medicare Enrollment for Parts A, B, C and D
- Plan comparison during Medicare Open Enrollment (October 15-December 7)
- Screen for and apply to cost-savings programs such as the Low-Income Subsidy (LIS) and the different Medicare Savings Programs
- Facilitate coordination of benefits amongst providers (Medicare, Medicaid, Tricare, etc.)
- Identify different types of Medicare and Medicaid Fraud and explain how to report and prevent them