



Delaware Medicare Assistance Bureau (DMAB) FAQs

What is the Delaware Medicare Assistance Bureau (DMAB)?

DMAB is Delaware's State Health Insurance Assistance Program "SHIP". DMAB is a public service of the Delaware Insurance Commissioner's Office and is funded, in whole or in part, through a grant from the Administration for Community Living.

What kind of information do you provide?

We provide information regarding:

- Medicare
- Medicare supplement insurance, also known as "Medigap"
- Medicare Advantage
- Medicare prescription drug coverage; "Medicare Part D"
- Long-term care insurance

Where are you located?

The DMAB office is located in Dover at the Delaware Department of Insurance, 841 Silver Lake Blvd. Walk-ins are accepted from 8:00 am to 4:00 pm and counseling services are provided at various sites throughout the state, by appointment.

Are the counselors paid?

NO. DMAB counselors are volunteers who have completed an extensive training course on Medicare health insurance.

Does it cost anything to have a counseling session?

NO. All services provided by the program are free-of-charge.

Are the DMAB counselors unbiased regarding insurance companies?

YES. In fact, NONE of our counselors sell insurance nor are they connected with any health insurance company.

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What exactly do the counselors do?

The counselors provide one-on-one assistance in an objective and confidential manner. Providing hands-on advice and service, the counselors help consumers to better understand their health insurance coverage, benefits and options.

HOW?

DMAB counselors are trained to answer questions such as these:

- How do I sign up for Medicare benefits?
- My mother may be eligible for Medicare Savings Program (QMB, SLMB). What are the criteria? How does she apply?
- I received all of these hospital bills and I don't understand them. What should I do?
- My doctor expects payment at the time of my visit. Do I have to pay them?

Furthermore, counselors protect Medicare beneficiaries from fraud, misdirected collection agencies and unlawful or overzealous providers. The counselors are able to provide this protection by serving as an advocate or intermediary for beneficiaries. They assist with grievance and complaint procedures and detect where legislative changes are needed.

How can I become a counselor for DMAB?

The DMAB office is currently recruiting and training new volunteer counselors. There are two great reasons to become a volunteer counselor: (1) by learning about health insurance and assistance programs, you will understand your own insurance better. (2) assisting others in your community is rewarding. For more information on how to become a counselor and what such a commitment entails, please see the "Counselor FAQs" or contact our office at 1-800-336-9500.

