



## About Region 9 Area Agency on Aging (AAA)

### Our Mission:

To empower and advocate for individuals to live with dignity, independence, and personal choice.

### NEMCSA:

Region 9 Area Agency on Aging (AAA) is a division of the Northeast Michigan Community Service Agency, Inc. (NEMCSA).

### Services Include:

Caregiver Support Programs, Congregate Meals, Home-Delivered Meals, Homemaker Services, Personal Care, Respite Care, Legal Assistance, Health and Wellness workshops, and more.



### Serving the Counties of:

Alcona, Alpena, Arenac, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle, and Roscommon.

### Partners:

Partnering with the Region 10 Area Agency on Aging of Northwest Michigan, Disability Network of Northern Michigan, and Disability Network of Mid-Michigan.



### Call us today to schedule an appointment with a trained Counselor!

**MI Options Statewide Call Center**  
1-800-803-7174  
8 a.m. - 8 p.m., M-F

**Contact Region 9 AAA:**  
989-358-4611  
nwdne@nemcsa.org  
8:30 a.m. - 4:30 p.m., M-F  
www.nemcsa.org

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# MI Options Program

Your Guide to Medicare & Long-Term Care in Michigan.



## Person-Centered Options Counseling (PCOC)

Do you need help planning for the future?

**Free one-on-one options counseling that provides interactive, unbiased choices about long-term care services.**

**Meet with a certified, unbiased Person-Centered Options Counselor to explore your long-term care needs.**

### Eligibility:

Open to adults age 18 or older, regardless of income, assets, or disability status.

### How Can We Help?



Supports navigating complex care options.



Provides reliable information and resources.



Simplifies program services, eligibility, and paperwork.



Offers unbiased guidance so you can make informed decisions.



Personalized support to assist you.



Completely confidential.

## MI Options

PCOC and SHIP are free programs under MI Options that provide enhanced information to help adults aged 18 and over, make informed decisions and exercise control over long-term care needs by incorporating their personal goals and preferences.

The MI Options program connects you with trained local experts who can guide you every step of the way in exploring home and community-based services, housing, transportation, caregiver respite, and other community-based services.

### When MI Options Can Help:



You have noticed your aging parent, spouse, or other loved one needs more support, and you are not sure where to start.



You or your loved one needs help with daily activities like dressing, grooming, or managing the home.



You or your loved one has had a new diagnosis or hospitalization that affects care needs.



## The State Health Insurance Assistance Program (SHIP)

Confidential Counseling for Confident Choices.

**SHIP provides free, unbiased one-on-one counseling to help Medicare beneficiaries understand their coverage options.**

**SHIP counselors assist with questions about Medicare benefits, supplemental insurance, prescription drug plans, and enrollment periods.**

### Eligibility:

Whether you have a disability, are turning 65 and are preparing to enter the Medicare system, or are older and navigating the existing benefits, SHIP can guide you toward solutions that best fit your needs now and in the future regardless of income, assets, age, etc.

### How Can We Help?



Understand your Medicare benefits, coverage options, and costs.



Compare and choose Medicare Advantage and Part D plans.



Review your Medicare supplemental insurance needs.



Spot and report potential Medicare fraud or scams.



Help you apply for benefits that pay for Medicare premiums and out-of-pocket expenses.



Offers unbiased guidance so you can make informed decisions.



Enroll in or change plans.