
INSURANCE COUNSELING

WAYNE COUNTY DEPARTMENT OF AGING AND YOUTH
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The Department of Aging and Youth is an excellent resource for unbiased information about a variety of health, prescription, and long-term care insurance options. Our experienced insurance counselors can help you compare policies to find the ones that meet your coverage and pricing needs. This service is offered at no cost, but donations are appreciated.

Health Insurance

- Medicare Parts A & B
- Medicare supplemental policies (“Medigap” plans)
- Medicare Advantage plans (HMOs)
- Retiree coverage
- Medicaid
- Medicare Savings Programs

Prescription Coverage

- Medicare Part D and the Extra Help program
- New York State’s Elderly Pharmaceutical Insurance Coverage (EPIC) program
- Retiree plans
- Medicare Advantage plans (HMOs)

Long Term Care Insurance

- Assistance with determining if the purchase of a policy makes financial sense
- Homecare and nursing home coverage
- NYS Partnership plans vs. non-Partnership plans
- Asset protection and future Medicaid eligibility

The information provided by the Health Insurance Information, Counseling, and Assistance Program is intended for the sole purpose of educating consumers in regard to the choices available for their health insurance needs. Particular emphasis is placed on understanding original Medicare. Nothing herein is intended nor should it be construed as an endorsement by the State of New York of any specific insurance product or insurer.

Programs and services provided by the Department of Aging and Youth are funded by the Older Americans Act, the New York State Office for the Aging, Wayne County, and contributions. Contributions are free and voluntary and should reflect your own personal financial situation.