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**Hurricane Sandy victims receive support from Carmel-based business**  
*SHIP insurance company acted quickly to reach policyholders*

CARMEL – When Hurricane Sandy hit the east coast, the president and CEO of Senior Health Insurance Company of Pennsylvania (SHIP) immediately began thinking how his company could be proactive in helping their affected policyholders. SHIP, which supports long-term care insurance policies, knew that policyholders in the affected areas likely lost power or even been displaced from their homes or care facilities, making contact with them difficult.

The Friday immediately following Hurricane Sandy, SHIP pulled a report of policyholders in the areas most impacted. Named “Project Outreach,” a group of associates came to work that Saturday and made outbound calls to the hundreds of policyholders in those areas currently on claim, meaning those receiving in-home care or living in a nursing home. During the calls, SHIP associates confirmed that policyholders’ caregivers were still able to get out to them and the facilities they were living in were operational and meeting their needs. SHIP also accommodated any policyholders that needed to make changes to their approved care plan as a result of Hurricane Sandy.

“We pride ourselves on the level of caring we provide our policyholders and that was exemplified during this project. The response from people willing to come in and help was overwhelming,” said Jenny Goodyear, vice president of operations for SHIP. “This showcased who we are as an organization and that we can be flexible to react to the needs of our policyholders. We intend to enact Project Outreach again in the event of a natural disaster or event where a large number of our policyholders are affected.”

As a result of Hurricane Sandy, a number of policyholders did need to adjust their plans and SHIP worked directly with them to do so. The response from policyholders reached was one of relief and thankfulness. One policyholder said, “You have no idea how much it means to me that you care.”

Whenever there are natural disasters, insurance companies are regulated by the state affected. The state sends a bulletin alerting the companies of their required actions. In this instance, SHIP suspended billing for all policyholders even before they received the bulletin because they recognized that state offices were also affected in the disaster. This suspension provided an additional ease for their affected policyholders.

For more information on SHIP and Project Outreach, visit [www.shipltc.com](http://www.shipltc.com).

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**About Senior Health Insurance Company of Pennsylvania (SHIP)**

Senior Health Insurance Company of Pennsylvania (SHIP) is based in Carmel, Indiana, and provides high quality service to meet the long term care policy commitments of policyholders. SHIP operates without the objective of a profit, which means that customer premiums are applied to all supporting service and claims. SHIP is owned by the Senior Care Oversight Trust, an independent trust governed by a highly experienced Board of Trustees. To learn more about SHIP, visit [www.shipltc.com](http://www.shipltc.com).