

SHINE Regional Partners

Attleboro Council on Aging

Attleboro

Barnstable County Human Services

Barnstable

Elder Services of Berkshire County

Pittsfield

Elder Services of Merrimack Valley

Lawrence

Ethos

Boston

Franklin County Home Care Corp.

Turners Falls

Friends of the Milford Senior Center

Milford

Greater Boston Chinese Golden Age Center

Boston

HESSCO

Sharon

Middleborough Council on Aging

Middleborough

Minuteman Senior Services

Bedford

Mystic Valley Elder Services

Malden

Needham Council on Aging

Needham

Springfield Department of Elder Affairs

Springfield

To contact a SHINE Counselor or if interested in becoming a SHINE Counselor, call:

1-800-243-4636 option 3

MassRelay: 711 or 1-800-439-0183 (voice)

TTY/HCO: 1800-548-2546

SHINE@state.ma.us



**Free Health Insurance
Information, Counseling,
& Assistance for People
with Medicare**



LOCAL HELP FOR PEOPLE WITH MEDICARE

This publication was paid for in part by a grant from
the Administration for Community Living

What is SHINE?

Serving the Health Insurance Needs of Everyone (SHINE) provides free health insurance information, counseling, and assistance to Massachusetts residents with Medicare and their caregivers.

SHINE is administered by the Massachusetts Executive Office of Elder Affairs in partnership with elder service agencies, Councils on Aging, and other public and private community-based organizations.

SHINE is a State Health Insurance Assistance Program (SHIP) and is partially funded by the Centers for Medicaid and Medicare Services.

What is a SHINE Counselor?

A SHINE Counselor is trained and certified by the Massachusetts Executive Office of Elder Affairs in the various options available to Medicare beneficiaries—including Medicare Parts A & B, Medicare Advantage, Medicare prescription drug coverage (Part D), Medigap, Prescription Advantage, MassHealth, and other programs that help people with limited resources pay for health care costs.

How can a SHINE Counselor help me?

SHINE Counselors help Medicare beneficiaries and their caregivers navigate the complex health insurance system.

A SHINE Counselor can explain Medicare options and how Medicare works in everyday language.

A SHINE Counselor can help you compare the costs and benefits of Medicare and other health insurance options and help you enroll in a health insurance program that best fits your needs.

A SHINE Counselor can help people with limited resources enroll in programs that help pay health insurance costs.

Common questions for SHINE Counselors

- What does Medicare pay for?
- When should I enroll?
- How do I avoid a late enrollment penalty?
- Which parts of Medicare do I need?
- What is “Medigap” insurance?
- What is a Medicare HMO or Medicare Advantage plan?
- Is Medicare Advantage right for me?
- Which Part D plan will cover my drugs?
- Can I get help paying my Medicare costs?
- Do I qualify for MassHealth/Medicaid?
- Why did I receive a bill after seeing my doctor?
- How do I appeal a Medicare denial?
- Why wasn’t my drug paid for when I went to the pharmacy?
- Will Medicare pay for my nursing home stay?

CONTACT YOUR LOCAL SHINE PROGRAM AT:

1-800-243-4636

option 3

SHINE@state.ma.us