



Fall 2015

[CONGRATULATIONS TO NEW SHINE COUNSELORS!](#)

Congratulations to new SHINE counselors who completed training over the summer in the Merrimack Valley, Minuteman and Western Mass. Regions - Welcome to SHINE!

[MEDICARE AND THE MARKETPLACE](#)

There are 156,448 Massachusetts residents enrolled in Health Insurance Marketplace plans as of June, 2015. As consumers with these plans turn 65, questions are coming up about what they should do.

Some consumers may want to keep their Marketplace Plans instead of taking Medicare, however if this option is chosen, they face penalties later for Part B and Part D. Also, premium tax credits and cost sharing reductions they received are no longer applicable over the age of 65. It can be cost prohibitive for someone over 65 to remain on a Marketplace plan - Medicare is a less expensive option in most cases.

The most recent version (June 2015) of the Frequently Asked Questions document (15 pages) has been added to Common Resources on the SHINE website. A one page tip sheet (from Healthcare.gov) on transitioning from the Marketplace to Medicare was also added to Common Resources.

[DISABILITY.GOV](#)

This is a federal website with information and resources for those with disabilities and their advocates/caregivers.

[OPEN ENROLLMENT PRESENTATIONS](#)

Listed below are the dates and times for Open Enrollment Presentations for SHINE Regions. If a counselor cannot attend their Regional training and wishes to attend another, please contact Barbara Deveau at the State SHINE Office (617-222-7454) to determine if the alternate region has capacity.

Oct. 9

Middleboro

9:00-1:00

Oct. 13	Franklin/Hampden/Hampshire	8:30-1:00
	Merrimack Valley	8:30-1:30
	ETHOS	9:30-12:00
	Minuteman	9:30-3:30
	Berkshires	12:30-3:00
Oct. 14	MetroWest	9:00-1:00
	Mystic Valley	9:30-3:30
	Cape Cod	9:30-2:30
	HESSCO	10:00-2:00
	Attleboro	10:00-2:00
	Golden Age Center	1:30-4:30
Oct. 16	Worcester	9:00-1:00

FUN FACTS

Only 1% of Medicare beneficiaries pay a premium for Medicare Part A

(Source: David Santana, Health Insurance Specialist at CMS)

Contact SHINE State Staff

Cynthia Phillips, Director cynthia.phillip@state.ma.us

Barbara Deveau, Assistant Director barbara.deveau@state.ma.us

Annie Toth, Field Operations Manager & Training Coordinator annie.toth@state.ma.us

Sandra Bowden, Program Coordinator sandra.bowden@state.ma.us

