

## SHINE Program

### Serving Health Insurance Needs of Everyone (with Medicare)

*Free health insurance information, counseling and assistance for people 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 or public and private community-based organizations. Certified SHINE counselors help people navigate the complex Medicare insurance system.

SHINE counselors, volunteers and in-kind (who counsel as part of their job), are trained and certified in the various health insurance options available to Medicare beneficiaries of all ages living in Massachusetts including:

- Medicare Part A and Part B
- Medicare Advantage Plans
- Medicare Supplement (Medigap Plans)
- Medicare Prescription Drug Coverage (Part D plans also known as PDP)
- Prescription Advantage (State Pharmaceutical Assistance Program)
- MassHealth (also known as Medicaid)
- Medicare Saving Programs
- Other programs and resources that help pay for health care costs

SHINE counselors can:

- Screen for eligibility and help access applications for cost-saving programs such as:
  - MassHealth
  - Medicare Savings Programs

- Extra Help/LIS Program
- Prescription Advantage

- Explain the enrollment process and timelines for Medicare and Medicare-related plans
- Help people apply for Extra Help with their Medicare prescription drug costs
- Help people apply for Medicare Savings Programs that help pay Medicare premiums
- Help access resources for application for cost-savings programs

#### COST

This program is an affiliate of the National SHIP (State Health Insurance Assistance Program) funded by the Administration for Community Living and provides the SHINE service at no cost to Massachusetts residents and their families with or eligible for Medicare.

#### MORE INFORMATION

SHINE counseling modes vary, and all are equally effective. A counselor may assist you in person or by phone, email, mail, and/or virtual. For an appointment with a SHINE counselor, call your local Senior Center/Council on Aging or the Regional SHINE Program office: 978-946-1374.