

SHINE Regional Partners

AgeSpan
Lawrence-Danvers

Barnstable County Human Services
Barnstable

Bristol Aging and Wellness
Fall River

Elder Services of Berkshire County Inc.
Pittsfield

Elder Services of Worcester Area
Worcester

ETHOS
Jamaica Plain

Greater Boston Chinese Golden Age Center
Boston

HESSCO
Walpole

Lifepath, Inc
Greenfield

Middleborough Council on Aging
Middleborough

Minuteman Senior Services
Burlington

Mystic Valley Elder Services
Malden

Needham Council on Aging
Needham

Springfield Dept of Elder Affairs
Springfield

Tri-Valley, Inc
Dudley



Navigating Medicare



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

800-243-4636

MassRelay: 711 or 800-439-0183 (voice)
800-439-2370 (TTY/ASCII)

SHINE@mass.gov



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Health Insurance Information, Counseling, and Assistance

available at no cost to Medicare beneficiaries

800-243-4636
SHINE@mass.gov



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 Aging & Independence in partnership with aging 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 Administration for Community Living (ACL).

Contact:

 800-243-4636

or

 SHINE@mass.gov

What is a SHINE Counselor?

A SHINE Counselor is trained and certified by the Massachusetts Executive Office of Aging & Independence 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.



Common questions for SHINE Counselors

- How much does Medicare cost?
- What does Medicare pay for?
- When should I enroll?
- How do I enroll?
- How do I avoid a late enrollment?
- Which parts of Medicare do I need?
- What is “Medigap” insurance?
- What is a Medicare HMO, PPO, 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?