To schedule a free, confidential local SHINE appointment, call:

Bellingham Council on Aging	508-966-0398
Blackstone Council on Aging	508-876-5134
Brookfield Council on Aging	508-867-6043
Charlton Council on Aging	508-248-2231
Douglas Council on Aging	508-476-2283
Dudley Council on Aging	508-949-8015
East Brookfield Council on Aging	508-867-0166
Franklin Council on Aging	508-520-4945
Hopedale Council on Aging	508-634-2208
Medway Council on Aging	508-533-3210
Mendon Council on Aging	508-478-6175
Milford Council on Aging	508-473-8334
Millville Council on Aging	508-883-3523
North Brookfield Council on Aging	508-867-0220
Northbridge Council on Aging	508-234-2002
Oxford Council on Aging	508-987-6000
Southbridge Council on Aging	508-764-1469
Spencer Council on Aging	508-885-7546
Sturbridge Council on Aging	508-347-7575
Sutton Council on Aging	508-234-0703
Upton Council on Aging	508-529-4558
Uxbridge Council on Aging	508-278-8622
Webster Council on Aging	508-949-3845
West Brookfield Council on Aging	508-867-1407

*For sites that do not have SHINE counselors available, please call Tri-Valley, Inc.

Tri-Valley
HOME WITH YOU

Connect With Us

Tri-Valley Inc.
10 Mill St.
Dudley, MA 01571
508-949-6640

Email:
SHINE@trivalleyinc.org

Website:
www.trivalleyinc.org

ACL Administration for Community Living

SHINE Medicare Health Insurance Counseling

SHIP State Health Insurance Assistance Program Navigating Medicare

Executive Office of Aging & Independence

SHINE

Medicare Health Insurance Counseling

Tri-Valley HOME WITH YOU

Regional SHINE Program

508-949-6640, SHINE@trivalleyinc.org

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

When to Contact SHINE:

- ✓ Turning 65 soon
- ✓ Retiring after age 65
- ✓ Already collecting Social Security benefits
- ✓ Receiving Social Security Disability Insurance and nearing your 24th month of eligibility

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 (AGE) 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).

What is a SHINE Counselor?

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

To make an appointment with a SHINE Counselor, contact your local Council on Aging, or the Regional SHINE Program:

508-949-6640 or
SHINE@trivalleyinc.org

If you are interested in becoming a SHINE Counselor call
800-243-4636
SHINE @mass.gov

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 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 Medicare costs?
- Do I qualify for Mass Health/Medicaid?
- How do I appeal a Medicare denial?
- Why did I receive a bill after seeing my doctor?
- Why wasn't my drug paid for when I went to the pharmacy?
- Will Medicare pay for a nursing home stay?