

## SHINE Regional Partners

**AgeSpan**  
Lawrence-Danvers

**Attleboro Council on Aging**  
Attleboro

**Barnstable County Human Services**  
Barnstable

**Elder Services of Berkshire County**  
Pittsfield

**Ethos**  
Boston

**Friends of the Milford Senior Center**  
Milford

**Greater Boston Chinese Golden Age Center**  
Boston

**HESSCO**  
Walpole

**LifePath, Inc.**  
Greenfield

**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 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**  
**www.shinema.org**



**SHIP**  
State Health Insurance  
Assistance Program



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**THE  
SHINE  
PROGRAM**

**Serving the Health  
Insurance Needs  
of Everyone**

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



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## 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.



**CONTACT YOUR LOCAL  
SHINE PROGRAM AT:**

**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 a late enrollment penalty?
- 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?