

SHINE: SERVING THE HEALTH INSURANCE NEEDS OF EVERYONE

Talking with your providers about your healthcare needs and coverage

by Lorraine York-Edberg, Western Mass. Regional SHINE Program Director

How can I communicate effectively with my providers?

Be prepared: Arrive at your doctor's office prepared with any relevant insurance cards, a copy of your health history, and a list of questions you want to ask your doctor. Bring a pen and paper to take notes, and consider bringing another person, like a caregiver, to your appointment if you think they can help.



Share information:

Tell your doctor about any current symptoms or concerns, or if you are having trouble with activities of daily living, like bathing or dressing. Tell them also about other providers you have seen and any treatments they recommended.

Ask questions: If you do not understand something your doctor says, ask them to explain it.

Get it in writing: Ask your doctor to write down what you should do between now and your next visit, including instructions for how to take medications, specialists you should see, and/or lifestyle modifications.

Follow up: If you experience any problems after your appointment, call your doctor's office to schedule a follow-up. Ask your provider's office if they use email or an online portal to communicate with patients.

What if my provider doesn't think a service will be covered?

If you have Original Medicare and your provider believes, based on Medicare's coverage rules, that Medicare will not pay for an item or service, they may ask you to sign an Advance Beneficiary Notice (ABN) before you receive that service.



When going to an appointment with your medical provider, there are steps you can take before, during, and after the appointment to make the most of your visit.

The ABN allows you to decide whether to get the care in question and to accept financial responsibility for the service if Medicare denies payment. The notice must explain why the provider believes Medicare will deny payment. Providers are not required to give you an ABN for services or items that are never covered by Medicare, such as hearing aids.

Note that your providers are not permitted to give you an ABN all the time or to have a blanket ABN policy.

If you have a Medicare Advantage plan, you or your provider should contact your plan to request a formal determination about whether an item or service will be covered.

If the plan denies coverage before you receive the service, you should get a Notice of Denial of Medical Coverage within 14 days of requesting the determination (or within 72 hours if you request an expedited appeal and your plan approves your request).

Follow the instructions on this notice to appeal your plan's determination. Ask your doctor to submit evidence to the plan that you meet the coverage criteria for the item or

service and that it is medically necessary. If you need assistance filing an appeal, contact your State Health Insurance Assistance Program (SHIP) for information and counseling about the appeals process. See the last page for contact information.

Does Medicare cover second and third opinions?

A second opinion is when you ask a doctor other than your regular doctor for their view on symptoms, an injury, or an illness you are experiencing in order to better help you make an informed decision about treatment options.

Original Medicare covers second opinions if a doctor recommends that you have a surgery or major diagnostic or therapeutic procedure. Medicare does not cover second opinions for excluded services, like cosmetic surgery.

Medicare will also cover a third opinion if the first and second opinions are different from one another. The second and third opinions will be covered even if Medicare will not ultimately cover your procedure (unless it is an excluded service). If the first and second opinions were the same but you want a third opinion, you may be able to see a third doctor for a confirmatory consultation.

Medicare may cover a confirmatory consultation if your doctor submits the claim correctly and the service is reasonable and medically necessary.

If you are in a Medicare Advantage plan, your plan may have different cost and coverage rules for second and third opinions. Contact your plan for more information about costs and restrictions.

The SHINE Program, Serving the Health Insurance Needs of Everyone... with Medicare, provides free, confidential, and unbiased health insurance counseling for Medicare beneficiaries. To reach a trained and certified counselor in your area, contact the regional office at 1-800-498-4232 or 413-773-5555 or contact your local council on aging.



FINDING MEANING IN GIVING BACK AS A VOLUNTEER BENEFITS COUNSELOR

Benefits counselors with LifePath are volunteers who assist elders and people with disabilities with learning about the benefits to which they are entitled and filling out applications.

"LifePath focuses so much on helping the elders stay as independent as they can in their lives," says one volunteer benefits counselor.

"It's just nice to be able to reassure them that there is help out there," says another.

Volunteer benefits counselors from all over Franklin County and the four Worcester County towns of Athol, Petersham, Phillipston, and Royalston in the

North Quabbin help their neighbors access benefits programs offering assistance with home repair, weatherization, fuel assistance, disability modifications, foreclosure protection, utility discounts, and SNAP (food stamps). Usually meeting in an elder's home or other setting of their choice, the counselors will work with an elder to assess their needs, explain what they can expect, help gather the necessary paperwork, and begin application processes.

Benefits counselors agree that LifePath has been a supportive setting for their volunteer experience. "I feel like I can call on somebody," says one volunteer. Volunteers receive initial training and continue to grow their knowledge with

workshops throughout the year.

Volunteers who are interested in assisting with administrative tasks in LifePath's Greenfield office are also needed in the Benefits Counseling program.

Would you like to learn more about becoming a benefits counselor? To see if volunteering with Benefits Counseling would be a good fit, contact Laurie Deskavich at LifePath at 413-773-5555 x2211, or 978-544-2259 x2211, or ldeskavich@LifePathMA.org. Read more about volunteering at LifePathMA.org/get-involved/volunteer/benefits-counseling.

LEGISLATIVE VIEWPOINT

Starting out the year and looking ahead

by State Representative Natalie M. Blais, First Franklin District

Thank you to everyone who voted on November 6, 2018, in the mid-term election. In doing so, you made history. According to the Secretary of the Commonwealth's unofficial results, more voters cast ballots in a midterm election this year than ever before in Massachusetts history. On that day, I visited all 19 communities of the First Franklin District during a 14-hour, 240-mile road trip and ultimately won the election. It was my honor to be sworn in as the State Representative for the First Franklin District on January 2.

On Swearing-in Day for the 191st General Court, I joined 24 other newly elected legislators and 135 incumbent legislators from around the Commonwealth to take the Oath of Office. The class of 2019 is the largest class since Rep. Paul Mark's first election in 2011.

My children were by my side as I walked

onto the floor of the chamber. There, I learned that my desk would be at seat number 53. This was the same seat held by the Honorable Steve Kulik, the Honorable Jay Healy and his father before him. Being the first woman to be elected to this position overwhelmed me. I am so thankful for the leadership and guidance of my predecessors and will look to them for guidance and advice as I take on this new role.

A number of procedural measures followed before we took the Oath of Office - a solemn vow that moved me deeply when thinking of all of those who have gone before me. It was particularly meaningful to have my children by my side during this historic event.

I look forward to working with my colleagues to address matters of importance to the First Franklin District including infrastructure (broadband, roadways and bridges), Chapter 70 reform, access to healthcare and turning back climate change.

There is much to be done in the weeks ahead. In addition to meeting with constituents in the District, [as of this writing] I am working to finalize a list of bills to submit by 4:59 p.m. on January 18.

My desk is currently located in "the bullpen," the windowless hearing rooms in the basement of the State House where all newly elected legislators are assigned space. I will be here until room assignments are made a month or so from now. I welcome anyone to come and visit! My email address is natalie.blais@mahouse.gov and phone number is 617-722-2425.

Thank you to the residents of the First Franklin District who cast their vote for me. Just as I did on Election Day, I will show up for all 19 communities of this district as your State Representative. I look forward to working alongside you to bring the voices of western Massachusetts to the halls of the Massachusetts State House.

SOUTH COUNTY SENIOR CENTER TEAM CAPTAIN SUE COREY, SEVEN-YEAR TOP FUNDRAISING TEAM, RECOUNTS ELEMENTS OF SUCCESS

by Carol Foote, Development Director, LifePath

With LifePath's Meals on Wheels Walkathon three months away on April 27, I sat down with Sue Corey, South County Senior Center program director and Walkathon team captain to learn about the winning combination of efforts they put forward to be the winningest senior center fundraising team for seven years running.

When Sue started at the South County Senior Center in South Deerfield, only a few elders attended the congregate meal. But Sue helped create a welcoming and engaging environment in which elders could help out, socialize, participate in other activities, and enjoy a meal. Now, their senior center has a bustling meal program and has begun hosting LifePath's monthly Rainbow Elders meal (more at LifePathMA.org/RainbowElders).

Sue also understood better than ever the need for home-delivered meals. For seven years she has led the effort in the senior center team's support of Meals on Wheels. The team's efforts have included these components:



Walkathon Team Captain Sue Corey displays an example of one of the many special fundraising initiatives planned by the South County Senior Center team to help raise funds for Meals on Wheels at LifePath.

- February cake pop sale
- March/April calendar raffle
- Bake sales throughout the year
- "Tabling" at a local market
- Traditional pledging and gifts during Walkathon season

Sue appreciates her team's efforts, that community members contribute to these fundraising endeavors, and that she gets support from good neighbors, the Polish Club, and the Hotel Warren in South Deerfield.

When asked why she participates in year-round Meals on Wheels fundraising, Sue

replies, "For everything they've done over the years, it's one way to show elders respect." She continues, "Every senior is deserving. That's why I do this."

Join Sue Corey in choosing your own way to support the Meals on Wheels program and participate in the April Walkathon. Traditional pledge forms for team members or individuals are available online at LifePathMA.org or you may request them.

One "already-planned" way you can support Meals on Wheels locally is to attend the Northfield Mount Hermon benefit concert on Sunday, February 24 at 3 p.m. Donations for LifePath's Meals on Wheels program will be accepted at the door. Tell your friends!

As always, feel free to contact me for more information: cfoote@lifepathma.org, 413-773-555 x2225, or 978-544-2259 x2225.

Learn how to make choices to live a healthier life!



Join a Healthy Living Workshop Series

WINTER 2019 WORKSHOPS

- My Life, My Health: Chronic Disease Self-Management
- Chronic Pain Self-Management
- A Matter of Balance: Managing Concerns about Falls
- Healthy Eating for Successful Living in Older Adults

Workshops are free and are open to people with one or more chronic health conditions as well as their caregivers and loved ones. Stay tuned for next season's offerings!

For more information or to register for a workshop, call 413-773-5555 x2297 or 978-544-2259 x2297, or email awaisman@lifepathma.org. For a complete list and more details about upcoming workshops, visit LifePathMA.org.



"You learn some great history and stories that you'd never have known without meeting these people. They're all unique and special in their own way."

— Alan Coutinho, Volunteer Meals on Wheels Driver

Find your story.
 Volunteer with LifePath.

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