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options for independence

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THE GOOD LIFE

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Medicare Guidance To Help You Help Yourself

By Kyra DeCarlo, Assistant Director,
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Kyra DeCarlo

Did you know that the LifePath SHINE program has over 40 counselors that cover 54 towns in Western Massachusetts? Many people have heard of the SHINE program but do not know the extent of services we provide, or the training involved in becoming a Certified SHINE counselor.

LifePath's SHINE program provides unbiased Medicare insurance information, counseling, and assistance at no cost. SHINE counselors do not sign beneficiaries up for Medicare Parts A (Hospital Insurance) and B (Medicare Insurance), as that is done through Social Security offices. However, the SHINE team can assist with comparing Medicare Supplement, Advantage, and Prescription plans. We strive to provide beneficiaries with the information needed to make an informed decision about their insurance plans. In addition, the SHINE team explores ways to save money with public benefits such as the Medicare Savings Program (MSP). You can qualify for the MSP program based on income. If you qualify, it will provide payment of Medicare A&B premiums, Extra Help, and Health Safety Net. If you qualify for the Qualified Medicare Beneficiary (QMB) level, Medicare providers aren't allowed to bill you for services that Medicare covers such as deductibles, copays, and coinsurance.

Why Do People Choose to Become a SHINE Counselor?

LifePath SHINE counselors join our program for a variety of reasons. Sometimes it is because they want to help individuals navigate a complex Medicare system. Or the SHINE volunteer may have received SHINE counseling themselves, and after receiving the benefits of support with a SHINE counselor, they are inspired to volunteer to provide this much-needed service to others. Beverly Macleod joined LifePath's SHINE program in 2024 and is currently volunteering at the Orange Council on Aging Senior Center. She shared, *"After retirement I realized something was missing. I happened to see a LifePath article in the Greenfield Recorder that spoke specifically about SHINE counseling and felt an instant interest. I could fill an important role in my own community; a role that would truly make a difference in people's health and welfare."*

Ashley Fraga, the Outreach Coordinator and SHINE counselor at the Easthampton Senior Center, said, *"As an outreach coordinator, I think it's important to be well-versed in everything related to our older population. Medicare is something everyone will encounter at some point, so I wanted to better understand it and help others."*

LifePath's SHINE Counselors complete 60 hours of training and mentoring before becoming a certified SHINE counselor. Then, they are scheduled with Medicare beneficiaries to help explore Medicare plan options and possibly uncover ways to save money on both health insurance and prescription drug costs. Loaded with Medicare knowledge, SHINE counselors provide assistance in their communities at various sites, such as Councils on Aging & Senior Centers, Community Health Centers, Hospitals, Veterans Services locations, and more. Here is another comment from our Orange-based SHINE Volunteer Beverly: *"SHINE counselors are here to provide information about what type of Medicare plans are available and to help people understand the difference between types of plans so they can make good choices about what type of care will work best for them. As we age and things change for us medically and financially, SHINE counselors assist with that process, especially during the Open Enrollment Period."*

Teddy Doucette, the Outreach Coordinator and SHINE counselor at The Senior Center for Ashfield, Buckland, and Shelburne shared, *"I love the amount of money I have helped people save in a short time. Often, I have been able to save people money because of income eligibility guidelines for public benefits they didn't even realize they were eligible for."*

HOW TO HELP YOURSELF

SHINE counselors are available to assist many people; however, we cannot meet all of the increasing demands for assistance placed on our SHINE program. Here are a few options to help you along your Medicare journey:

Create a Medicare Account at www.Medicare.gov

Creating a Medicare.gov account allows you to compare plan options, review Medicare claims on your account, print a temporary Medicare card, and more. The Open Enrollment Period takes place October 15-December 7, 2026. Beneficiaries can review and make changes to their Part D or Advantage plans during this time. Changes to plans can be made in your Medicare.gov account or by directly calling Medicare or your insurance company.

Contact Your Council on Aging or Senior Center

Find out if there are Medicare Information sessions occurring in your area. This will help you get started!

Keep an Eye on Your Mail

In September you will receive your **Annual Notice of Change** letter with changes to your Medicare Prescription Drug or Advantage Plan insurance coverage for the upcoming year. The letter you receive in the mail is important as it will provide updated pricing for the following year and any changes to covered benefits.

MassHealth also sends periodic notifications that are important to review. These can contain coverage change notices if you have a change in circumstances that affect your eligibility as well as recertification notices that require a new application to be completed in order to requalify benefits. Failing to complete

the recommended steps could result in loss of coverage. If this occurs, we are very limited in what help we can provide, so it's best to stay current with these tasks.

Call Your Insurance Carrier

They might have Medicare information sessions to help you get started.

Reach out to Social Security, Medicare, or MassHealth

Social Security, Medicare, and MassHealth are the best sources of up-to-date information on your insurance coverage.

- You can speak directly to a Social Security representative by calling 1-800-772-1213 between 7 a.m. and 7 p.m. local time, Monday-Friday. Automated telephone services are available 24 hours a day, 7 days a week.
- Medicare agents are available 24/7 at 1-800-633-4227.
- MassHealth is available 8 a.m.-5 p.m. Monday-Friday at 1-800-841-2900.

SHINE Appointment Preparation

For a successful appointment with a LifePath-trained SHINE counselor, please come prepared! We ask that you bring your Medicare card, any other additional insurance cards, a list of your prescriptions (including names and dosages), and a list of your doctors and specialists.

LifePath's SHINE Program provides confidential and unbiased health insurance counseling for Medicare beneficiaries through its highly trained staff and 40 certified volunteers. This is a free service, though contributions are welcome and will go a long way to help LifePath support this vital program. Contact Information: LifePath SHINE Regional Office at 1-800-498-4232 or 413-773-5555 /Ext. 1220, or by contacting your local Council on Aging/Senior Center.