### What is Medicare?
Medicare is health insurance for the following:

- People 65 or older
- People under 65 with certain disabilities
- People of any age with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a kidney transplant)

### The Different Parts of Medicare
The different parts of Medicare help cover specific services:

<table>
<thead>
<tr>
<th>Medicare Part A (Hospital Insurance)</th>
<th>Medicare Part B (Medical Insurance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Helps cover inpatient care in hospitals</td>
<td>Helps cover doctors' and other health care providers' services, outpatient care, durable medical equipment, and home health care</td>
</tr>
<tr>
<td>Helps cover skilled nursing facility, hospice, and home health care</td>
<td>Helps cover some preventive services to help maintain your health and to keep certain illnesses from getting worse</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Medicare Part C (also known as Medicare Advantage)</th>
<th>Medicare Part D (Medicare Prescription Drug Coverage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offers health plan options run by Medicare-approved private insurance companies</td>
<td>Helps cover the cost of prescription drugs</td>
</tr>
<tr>
<td>Medicare Advantage Plans are a way to get the benefits and services covered under Part A and Part B</td>
<td>May help lower your prescription drug costs and help protect against higher costs in the future</td>
</tr>
<tr>
<td>Most Medicare Advantage Plans cover Medicare prescription drug coverage (Part D)</td>
<td>Run by Medicare-approved private insurance companies</td>
</tr>
<tr>
<td>Some Medicare Advantage Plans may include extra benefits for an extra cost</td>
<td></td>
</tr>
</tbody>
</table>

Centers for Medicare & Medicaid Services
7500 Security Boulevard
Baltimore, MD 21244-1850
Phone: 1-800-MEDICARE

http://www.medicare.gov/default.aspx
If you want someone to be able to call 1-800-MEDICARE on your behalf, you need to fill out a “Medicare Authorization to Disclose Personal Health Information” form so Medicare can give your personal health information to someone other than you.
What is the SHINE Program?

The SHINE program provides free, unbiased and up-to-date health insurance information, counseling and assistance to Medicare beneficiaries of all ages and their caregivers. The SHINE counselors help older persons (and younger disabled Medicare beneficiaries) understand their Medicare benefits and other health insurance options. The Massachusetts Executive Office of Elder Affairs administers the SHINE Program throughout the state. CEMACA (Central Massachusetts Association of Councils on Aging) hosts the program here in Central Massachusetts. The Central Massachusetts Agency on Aging is a SHINE Member Site.

What is a SHINE Counselor?

Community volunteers who are trained and certified by the Massachusetts Executive Office of Elder Affairs in many areas of health benefits. SHINE Counselors provide information on Medicare (Part A & Part B), Medigap insurance, Medicare HMOs, retiree insurance plans, Medicaid and free or reduced cost health care programs.

How May a SHINE Counselor Help Me?

SHINE Counselors help Medicare beneficiaries understand their rights and benefits under Medicare and other health insurance coverage. Counselors may review present coverage, provide written comparisons of plans, protect Medicare beneficiaries from paying for bills they should not pay, and prevent paying for unnecessary duplicate coverage. Counselors also help with claim forms and applications. They will make referrals when appropriate.

Where Can I Find a SHINE Counselor?

The SHINE Program in Central Massachusetts provides services to 63 cities and towns. SHINE Counselors are available at Area Agencies on Aging, Councils on Aging, Senior Centers and Aging Service Access Points (ASAP). Counselors work in many local hospitals, housing centers and libraries. SHINE Counselors are also available for homebound individuals.
Where Can I Find a SHINE Counselor? (Continued)

Central Massachusetts Agency on Aging is proud to be a SHINE Member Site. Several days a week SHINE Counselors come into our office and provide counseling. Our Counselors address the needs of our consumers by counseling them over the phone as well as during schedule appointments. Consumers are dealt with on a first come first serve basis. The vast majority of cases can be dealt with over the telephone. It is not unusual for materials to be mailed to the consumer. Appointments at our West Boylston office can be scheduled by contacting CMAA Monday through Friday at 508-852-5539 V/TDD or 1-800-244-3032 V/TDD.

To locate a SHINE Counselor in your community, please contact the Central Massachusetts Association of Councils on Aging at the Milford Senior Center 1-800-AGE-INFO / 1-800-243-4636.

Typical Questions for SHINE Counselors.

- What does Medicare Pay for?
- What is "Medigap" insurance?
- Which Medigap policy is best for me? When can I buy a Medigap policy?
- Where can I get help paying for my prescription drugs?
- What is "Medicare + Choice" or a "Medicare Health Plan"?
- How do I appeal a denial of service under Medicare or a Medicare HMO?
- What do "balance billing" and "accepting assignment" mean?
- Is an HMO better for me?
- If I join a Medicare HMO, will I have to change physicians?
- Does Medicare or Medigap insurance pay for nursing home or home health care?
- Where do I go to apply for Medicaid?
- Do I qualify for Supplemental Security Income (SSI)
- When can I sign up for Medicare Part B? Can I get help paying for the monthly premium?