

SHINE Program

Serving Health Insurance Needs of Everyone (with Medicare)

Free health insurance information counseling and assistance for people 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 or public and private community-based organizations. Certified SHINE counselors help people navigate the complex Medicare insurance system.

SHINE counselors are trained and certified volunteers in the various health insurance options available to Medicare beneficiaries of all ages living in Massachusetts including:

- Medicare Part A and Part B
- Medicare Advantage Plans
- Medicare Supplement (medigap) Plans
- Medicare Prescription Drug Coverage (Part D plans or PDP)
- Prescription Advantage (State Pharmaceutical Assistance Program)
- MassHealth Medicare Saving Programs
- Other programs and resources that help pay for health care costs

SHINE counselors can:

- Navigate the complex Medicare health insurance system
- Explain Medicare options and how Medicare works
- Help compare costs and benefits
- Explain the enrollment process and timelines for Medicare related plans
- Help people apply for extra help with their Medicare prescription drug costs
- Help people apply for Medicare Savings Programs that help pay Medicare premiums
- Help access resources for application for cost-savings programs

Cost

This program is no cost to Massachusetts residents and their families with Medicare or who are eligible for Medicare.

More Information

Due to maintaining the health and safety of you and our SHINE counselors, all counseling will be by phone, email, mail, and/or virtually until further notice. For more information call your local Council on Aging or our Information & Referral Department at 800-892-0890.

