

## ***NEWS FROM SHINE FOR JULY 2016***

### **WHEN CAN YOU ENROLL IN A MEDIGAP PLAN?**

Medigap plans are health insurance plans that provide extra protection beyond Medicare by filling in some of the “gaps” in Medicare coverage. In Massachusetts, these plans allow continuous open enrollment. You must have Medicare A and B to enroll, and cannot be enrolled in a Medicare Advantage plan. Anyone who is eligible may enroll or change plans or coverage levels at any time, with changes effective the first of the following month. Note that Medigap policies do not cover prescription drugs, which are covered separately under Medicare Part D.

In Massachusetts, seven insurers offer the same two Medigap plans, Core and Supplement 1. The Core plan pays some of the co-pays for Medicare covered services, while the Supplement 1 covers all the deductibles and co-pays for these services. This means that a Medigap policy will generally pay only when Medicare approves payment. With a Medigap policy, you are free to choose any doctor or hospital that accepts Medicare and you do not need referrals to see a specialist.

### **IMPORTANT INFORMATION**

**ALWAYS REMEMBER THAT IF YOU ARE TURNING 65 YOU SHOULD CONTACT SOCIAL SECURITY TO ENROLL IN MEDICARE. MEDICARE ELIGIBILITY HAS NO CONNECTION TO YOUR ELIGIBILITY FOR SOCIAL SECURITY BENEFITS. ALSO COVERAGE FROM THE HEALTH CONNECTOR DOES NOT EXEMPT YOU FROM THIS REQUIREMENT TO ENROLL IN MEDICARE, AS YOU WILL LOSE YOUR HEALTH CONNECTOR SUBSIDY WHEN YOU TURN 65. IF YOU HAVE ANY QUESTIONS YOU SHOULD CONTACT YOUR SHINE REGIONAL OFFICE AT 1-800-243-4636 OPTION #3.**

**Trained SHINE (Serving Health Information Needs of Everyone) volunteers can help you! They offer free, unbiased, confidential counseling on all aspects of health insurance to anyone on Medicare. Call your senior center and ask for a SHINE appointment. You can also call 1-800-AGE-INFO (1-800-243-4636), then press or say 3. Once you get the SHINE answering machine leave your name and number. A volunteer will call you back. You can now visit us on the internet at [www.shinema.org](http://www.shinema.org)**

### **“SHINE’S MEDICARE AND MORE” PROGRAM**

The Central MASS SHINE Program is now sponsoring a monthly Cable TV program called SHINE’s MEDICARE AND MORE”, we hope your local cable channel will pick it up. This program is designed to educate and update MEDICARE beneficiaries and their families on MEDICARE and other programs that can assist you with your health insurance needs. If you don’t see it on your local cable channel give them call and ask about it.

**CENTRAL MASS SHINE WEBSITE**

You can visit us on the web at [www.shinema.org](http://www.shinema.org). Our site has valuable general information and links to other agencies that can assist you with your insurance needs. **We also have a link to our very informative cable TV program Medicare and More.**