

## **NEWS FROM SHINE APRIL 2016**

### **ARE YOU TURNING 65 WITH A HEALTH CONNECTOR PLAN**

People with Health Connector coverage nearing Medicare eligibility face many obligations – to enroll in Medicare in a timely way, to notify their Connector plan about their Medicare eligibility, and to cancel their Connector plan. Despite these responsibilities, people with Connector plans receive **no notice about their Medicare eligibility** unless they are auto-enrolled in Medicare because they receive Social Security cash benefits. **In addition, Connector enrollees receive no notification that their access to premium tax credits automatically terminates when they become Medicare eligible.**

These notification gaps put people in the Health Connector who are nearing Medicare eligibility at serious risk. Honest enrollment mistakes can lead to lifetime premium penalties, gaps in coverage, disruptions in access to needed care, **tax penalties and recovery, by the IRS resulting from the loss of premium tax credits** and delayed Medicare enrollment. To avoid these consequences, it is imperative that Health Connector members who are eligible for Medicare enroll in Medicare in a timely manner, notify their Connector plan about their Medicare eligibility, and cancel their Connector plan. **As always feel free to contact your local SHINE Regional Office at 1-800-243-4636 #3 if you have any questions.**

### **“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**

The Central Mass Region has recently launched its 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 you insurance needs.

**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 [shinema.org](http://shinema.org)**