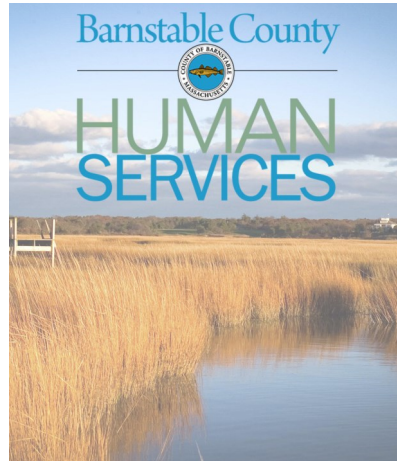


**To schedule a free confidential
SHINE appointment,
call one of these locations:**

- Aquinnah Wampanoag Elders508-645-9265
- Barnstable Senior Services508-862-4750
- Bourne Council on Aging508-759-0653
- Brewster Council on Aging508-896-2737
- Chatham Council on Aging508-945-5190
- Dennis Council on Aging.....508-385-5067
- Edgartown Council on Aging.....508-627-4368
- Eastham Council on Aging508-255-6164
- Falmouth Council on Aging508-540-0196
- Harbor Community Health Center ...508-778-0300
- Harwich Council on Aging.....508-430-7550
- Mashpee Council on Aging508-539-1440
- Mashpee Wampanoag Elders.....508-477-0208
- Oak Bluffs Council on Aging508-693-4509
- Orleans Council on Aging508-255-6333
- Provincetown Council on Aging508-487-7080
- Nantucket Council on Aging.....508-228-4490
- Sandwich Council on Aging508-888-4737
- Tisbury Council on Aging.....508-696-4205
- Truro Council on Aging508-487-2462
- Up Island Council on Aging508-693-2896
- Vineyard Health Care Access508-696-0020
- Yarmouth Council on Aging.....508-394-7606



**Barnstable County
Department of Human Services**

P.O. Box 427, 3195 Main St.
Barnstable, MA 02630
www.bchumanservices.net
Phone: (508) 375-6762
TTY: (508) 362-5885
Fax: (508) 362-0290



LOCAL HELP FOR PEOPLE WITH MEDICARE



**Cape Cod & Islands
Regional SHINE Program**

Barnstable County
Department of Human Services
508-375-6762

SHINE@barnstablecounty.org

**Free Health Insurance
Information, Counseling,
& Assistance for People**

What is SHINE?

Serving the Health Insurance Needs of Everyone (SHINE) provides free health insurance information, counseling, and assistance to Massachusetts residents 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, and other public and private community-based organizations.

SHINE is a State Health Insurance Assistance Program (SHIP) and is partially funded by the Centers for Medicaid and Medicare Services and Barnstable County.

What is a SHINE Counselor?

A SHINE Counselor is trained and certified by the Massachusetts Executive Office of Elder Affairs in the various options available to Medicare beneficiaries—including Medicare Parts A & B, Medicare Advantage, Medicare prescription drug coverage (Part D), Medigap, Prescription Advantage, MassHealth, and other programs that help people with limited resources pay for health care costs.

How can a SHINE Counselor help me?

SHINE Counselors help Medicare beneficiaries and their caregivers navigate the complex health insurance system.

A SHINE Counselor can explain Medicare options and how Medicare works in everyday language.

A SHINE Counselor can help you compare the costs and benefits of Medicare and other health insurance options and help you enroll in a health insurance program that best fits your needs.

A SHINE Counselor can help people with limited resources enroll in programs that help pay health insurance costs.

**CONTACT YOUR REGIONAL
SHINE PROGRAM AT:**

800-243-4636

option 3

or

508-375-6762

CAPE AND ISLANDS

Common questions for SHINE Counselors

- What does Medicare pay for?
- When should I enroll?
- How do I avoid a late enrollment penalty?
- Which parts of Medicare do I need?
- What is “Medigap” insurance?
- What is a Medicare HMO or Medicare Advantage plan?
- Is Medicare Advantage right for me?
- Which Part D plan will cover my drugs?
- Can I get help paying my Medicare costs?
- Do I qualify for MassHealth/Medicaid?
- Why did I receive a bill after seeing my doctor?
- How do I appeal a Medicare denial?
- Why wasn’t my drug paid for when I went to the pharmacy?
- Will Medicare pay for my nursing home stay?