

What is SHINE?

Serving the Health Insurance Needs of Everyone (SHINE) provides free and unbiased 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. It is partially funded by the Centers for Medicare and Medicaid Services under State Health Insurance Assistance Program (SHIP), and Barnstable County.

What is a SHINE Counselor?

A SHINE Counselor is a volunteer who is trained and certified by the Massachusetts Executive Office of Elder Affairs in the various options available to Medicare beneficiaries: Parts A, B, and D, Medicare Advantage, supplements/Medigaps. Counselors are also trained in public assistance programs: Prescription Advantage, MassHealth, Extra Help.

How can a SHINE Counselor help me?

SHINE Counselors help Medicare beneficiaries, and their caregivers navigate the complex health insurance system and explain how it works in everyday language.

SHINE Counselors can compare costs and benefits of options and help enroll in a health insurance program that best fits the beneficiary's needs.

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

To make an appointment with a SHINE Counselor, contact [your local Council on Aging](#), or contact the Regional SHINE Program:

**508-375-6762 or
SHINE@capecod.gov**

Becoming a SHINE Counselor

SHINE invites those interested in volunteering to call the Regional Office at 508-375-6762.



Common questions for SHINE Counselors

- What do Medicare Parts A & B pay for?
- When should I enroll?
- How do I avoid late penalties?
- What is Medigap insurance?
- What is a Medicare Advantage plan?
- Is Medicare Advantage right for me?
- Which Part D plan covers my drugs?
- Can I get help paying Medicare costs?
- Do I qualify for MassHealth?
- Why did I get a bill?
- How do I appeal a Medicare denial?
- Why wasn't my drug paid for?
- Will Medicare pay for a nursing home stay?

To schedule a free, confidential local SHINE appointment, call:

Aquinnah Wampanoag Elders	508-645-9265
Barnstable Council on Aging	508-862-4750
Bourne Council on Aging	508-759-0600
Brewster Council on Aging	508-896-2737
Chatham Council on Aging	508-945-5190
Dennis Council on Aging	508-385-5067
Edgartown Council on Aging	508-627-4368
Eastham Council on Aging	774-801-3151
Falmouth Council on Aging	508-540-0196
Harwich Council on Aging	508-430-7550
Mashpee Council on Aging	508-539-1440
Mashpee Wampanoag Elders	508-477-0208
Oak Bluffs Council on Aging	508-693-4509
Orleans Council on Aging	508-255-6333
Provincetown Council on Aging	508-487-7080
Nantucket Council on Aging	508-228-4490
Sandwich Council on Aging	508-888-4737
Tisbury Council on Aging	508-696-4205
Truro Council on Aging	508-487-2462
Up Island Council on Aging	508-693-2896
Vineyard Health Care Access	508-696-0020
Wellfleet Council on Aging	508-349-2800
Yarmouth Council on Aging	508-394-7606



BARNSTABLE COUNTY

DEPARTMENT OF HUMAN SERVICES

Connect With Us

Barnstable County
Department of Human Services
P.O. Box 427
3195 Main Street
Barnstable, MA 02630
508-375-6628

humanservices@capecod.gov

 @HumanServicesBC

 @Healthyconnectedcapecod

 @BCHumanservices



THE SHINE PROGRAM

Serving the Health Insurance Needs of Everyone

Cape Cod & Islands
Regional SHINE Program

508-375-6762
SHINE@capecod.gov

Free Health Insurance Information,
Counseling, & Assistance
for People with Medicare

When to contact SHINE

- ✓ Turning 65 soon
- ✓ Retiring after age 65
- ✓ Have been collecting Social Security Disability Income for almost 24 months