



**Executive Office of Elder Affairs**  
RESPECT INDEPENDENCE INCLUSION



# Medicare in 2021

January 2021



# SHINE

- **SHINE**= **S**erving the **H**ealth **I**nsurance **N**eeds of **E**veryone...*on Medicare*
- The program is federally funded in part by the **Administration for Community Living** which is part of the U.S. Department of Health and Human Services
- Mission: To provide no cost and unbiased health insurance information, counseling and assistance to Massachusetts residents with Medicare and their caregivers
- 13 Regional Offices cover entire state and SHINE contracts with the Greater Boston Chinese Golden Age Center for statewide coverage
  - 650 SHINE counselors (60% volunteers) available in most communities

**1-800-243-4636**

**[SHINE@mass.gov](mailto:SHINE@mass.gov)**

# What does SHINE do?

- Assists Medicare beneficiaries to understand their Medicare and MassHealth rights and benefits
- Educates beneficiaries about all their health insurance options
- Educates consumers with limited resources on how to pay for health care costs. For example: Low Income Subsidy & Medicare Savings (Buy-In) Programs
- Screens for public benefits (State and Federal) and assists with applications as needed

# Medicare 101

- Federal Health Insurance program for:
  - Individuals age 65 and over
  - Individuals under age 65 deemed disabled
- Not a comprehensive health insurance program
  - Gaps in Medicare coverage mean beneficiary must pay a portion of medical expenses
- 3 Parts of Medicare:
  - Part A (Hospital Insurance)
  - Part B (Medical Insurance)
  - Part D (Prescription Drug Coverage)
  - Part C (Medicare Advantage) combines Parts A, B and usually Part D

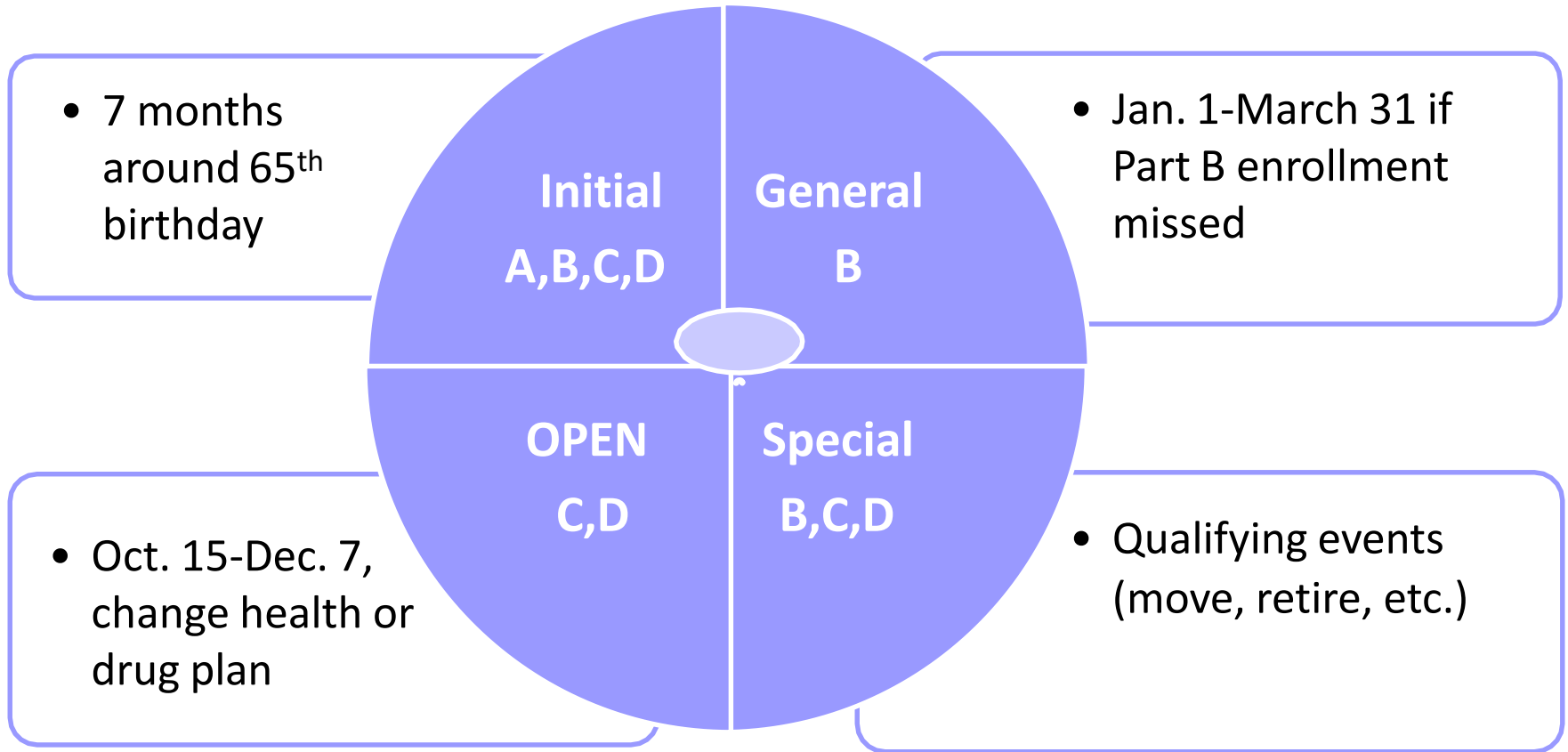
# Preventive Benefits

- Abdominal aortic aneurysm screening
- Alcohol misuse screenings & counseling
- Bone mass measurements (bone density)
- Cardiovascular disease screenings
- Cardiovascular disease (behavioral therapy)
- Cervical & vaginal cancer screening
- Colorectal cancer screenings
- Depression screenings
- Diabetes screenings
- Diabetes self-management training
- Flu shots
- Glaucoma tests
- Hepatitis B shots
- Hepatitis B Virus (HBV) infection screening
- Hepatitis C screening test
- HIV screening
- Lung cancer screening
- Mammograms (screening)
- Nutrition therapy services
- Obesity screenings & counseling
- One-time “Welcome to Medicare” preventive visit
- Pneumococcal shots
- Prostate cancer screenings
- Sexually transmitted infections screening & counseling
- Shots:
  - COVID-19 vaccines
  - Flu shots
  - Hepatitis B shots
  - Pneumococcal shots
- Tobacco use cessation counseling
- Yearly "Wellness" visit

# Medicare Eligibility and Enrollment

- Individuals aged 65 years or older who are U.S. citizens or legal permanent residents for at least 5 continuous years
  - If 40 work credits through payroll tax, entitled to premium-free Part A (may qualify through spouse or ex-spouse)
- Under 65 who has received 24 months of Social Security Disability (SSDI) payments
- Enrollments and eligibility determinations:
  - **Social Security Administration**
  - 1-800-772-1213; [www.ssa.gov](http://www.ssa.gov)
- Create a MySocialSecurity Account

# Enrollment Periods



# Enrolling in Medicare

- Common myth: That Medicare will know or remind a person to enroll when eligible at age 65. This is **NOT TRUE** unless the person is already receiving Social Security benefits
- A person must call Social Security for appointment at 1-800-772-1213 or enroll online at [www.ssa.gov](http://www.ssa.gov)
  - Medicare and Social Security are two entirely separate programs



# Delaying Medicare Parts A, B & D

- Part A: Evaluate if should take Medicare Part A – there is no penalty if you decide to wait
  - If currently contributing to HSA, you should delay enrollment 6 months and stop contributing
- Part B: There is a **lifetime** penalty for not signing up for Medicare Part B when initially eligible
- Part D: If enrolling late into Part D, there is also a **lifetime** penalty, if you did not have prior creditable coverage

# Your 2 Main Medicare Coverage Choices

## Option 1: Original Medicare

This includes Part A and/or Part B.



**Part A**

Hospital Insurance

**Part B**

Medical Insurance

You can add:



**Part D**

Medicare prescription drug coverage

You can also add:



**Medigap**

Medicare Supplement Insurance

## Option 2: Medicare Advantage (Part C)

These plans are like HMOs or PPOs and typically include Part D.



**Part A**

Hospital Insurance

**Part B**

Medical Insurance



**Part D**

Medicare prescription drug coverage

# 2021 Medicare Premiums

- Part A Hospital Deductible \$1,484
- Part B Premium \$148.50
- Part B Deductible \$203.00

**Important:** Part B and D Premiums can be higher if individual's income exceeds \$88,000

# 2021 Medigap Choices

- **Supplement 1:** Only available to those eligible for Medicare before 1/1/20 (whether enrolled or deferred)
- **Supplement 1A:** Available to all eligible Medicare beneficiaries. Same as Supplement 1 except does not cover the Part B deductible
- **Core:** No changes
- **Medex Choice:** No longer accepting new enrollments effective December 1, 2020

# What is Medicare Open Enrollment?

- Medicare Open Enrollment is the **ONE TIME OF YEAR** when all people with Medicare can review, compare, enroll or dis-enroll in:
  - Part C (Medicare Advantage)
  - Part D (Prescription Drug Plans)
- Medicare Open Enrollment dates:
  - **October 15<sup>th</sup>**: Open Enrollment begins
  - **December 7<sup>th</sup>**: Open Enrollment ends
  - **January 1<sup>st</sup>**: Health/drug coverage begins

# Why is Open Enrollment so important?

- This is the annual opportunity to review health and drug plans. ***This is important because:***
  - Health needs may change year to year
  - Health or drug plan change the costs, benefits, and drug coverage they offer **every year**
  - **Providers change contracts and preferred pharmacies change**
- By reviewing plans costs and benefits & comparing them with other options available for the upcoming year, there is potential to save money & ensure appropriate coverage

# Medicare Advantage Open Enrollment Periods

- Beneficiaries that are **in Medicare Advantage** plans on January 1st can make one change January 1- March 31, 2021
- Can change from one MA to another MA plan or dis-enroll from MA plan and get stand-alone drug plan (and Medigap plan if needed)
- Leave MA plan to join Original Medicare
  - Coordinating Part D SEP

**Important:** Prior MA Plan is cancelled with enrollment into **new** MA Plan (or into a Part D Plan w/ Original Medicare)

- Ex. Martha's PCP belongs to a medical practice that drops Martha's MA plan February 1. Martha can change to a different MA plan before 3/31 or go back to Original Medicare with or without a Medigap or drug plan

# What you can NOT do during the MA OEP

- Cannot switch from Original Medicare stand-alone PDP to another stand-alone PDP
- Cannot switch from stand-alone PDP to Medicare Advantage Plan



# Part C & D Special Enrollment Periods (SEP)

- Can enroll, disenroll, or change **Part C**  
(Medicare Advantage HMO or PPO) or **Part D**
- Must have qualifying events or circumstances
- Length of SEP depends on the qualifying event
- Penalty (if applicable), will still apply
- 5 Star plans or Prescription Advantage membership allow person to change plans once per year

# Special Enrollment Period for PHE

- No SEP established for the current Public Health Emergency
- If you come across a beneficiary who has a special circumstance where a SEP may be needed, they should contact the SHINE program for assistance

# Changes to Medicare Advantage Plans in 2021

- The average Medicare Advantage plan premiums are expected to decline 34.2% from 2017
- There are a total of **44** Medicare Advantage Plans in Massachusetts for 2021
- **End-Stage Renal Disease** The 21st Century Cures Act amended the Social Security Act to allow all Medicare-eligible individuals with ESRD to enroll in MA plans beginning January 1, 2021
- **MSA (Medical Savings Account) plans** Newly available in Massachusetts
- **Telehealth**
  - Before the Public Health Emergency, Telehealth services were very limited
  - With the Public Health Emergency, MA plans now allow Telehealth appointments at the cost of an in person visit or for \$0
- New MA plans targeting Veterans are offered by some MA companies

# Part D Standard Benefit

Standard Coverage Levels	2020	2021
Deductible	\$435	\$445
Initial Coverage Limit	\$4,020	\$4,130
“Out-of-pocket” Threshold	\$6,350*	\$6,550
Catastrophic Cost-Sharing	5% or \$3.40/\$8.50	5% or \$3.70/\$9.20

\* In 2021, after \$4,130 in retail costs, the coverage gap or “donut hole” is reached and the beneficiary pays 25% of brand name drug costs and 25% of generic drug costs until total out-of-pocket costs equal \$6,550

# Medicare Medical Savings Account

Medicare Medical Savings Account is a consumer-directed MA plan. These plans are like Health Savings Account Plans available outside of Medicare.

- You can go to any Medicare provider who will accept the plan
- MSA plans cover the Medicare services that all MA plans must cover
- May cover extra benefits (vision, dental, hearing, long term care not covered by Medicare)
- MSA plans usually have a high deductible
- Cannot be eligible for Medicaid or currently receiving hospice benefits
- **Medicare MSA Plans don't include Part D coverage. If you join a Medicare MSA Plan and need drug coverage, you'll have to join a stand-alone Medicare Prescription Drug Plan**
- LASSO is the company offering MSAs in Massachusetts

# PDP Plan Changes

- 27 Plans total in 2021
- Up two from 2020
- 4 plans with \$0 deductible
- 17 plans do not apply the deductible to all tiers
- 8 Plans with \$0 premium for LIS members

# PDP Plan Changes

- **Three new plans:**
  - Elixir RxPlus (\$14.30/month)
  - Mutual of Omaha Rx Premier (\$25.10/month)
  - SilverScript SmartRx (\$7.20/month)
- **Envision's name changed to Elixir**
  - Envision RxPlus name changed to Elixir RxSecure (more expensive plan \$14.20→\$34.40)
- **Mutual of Omaha** will be switching members from Rx Value (\$24.10/month) to Rx Plus (premium \$49.30→\$87.10)
- **SilverScript plans** now managed by Aetna
- **Part D Senior Savings Model** available with 9 plans

# Part D Senior Savings Model

- The Part D Senior Savings Model is a five-year voluntary Model for Part D plans and insulin manufacturers starting January 1<sup>st</sup>, 2021
- **9** Part D plans to offer broad access in formulary insulins at a maximum of \$35 each for a month's supply in the deductible, initial coverage, and coverage gap phases of the Part D benefit
- This model is expected to save Part D beneficiaries in participating plans approx. \$446 in out-of-pocket costs annually by offering a stable and predictable copay for insulin
- Plans can change insulin on formulary throughout the year

## Eligibility:

- Enrolled in a participating enhanced alternative Part D plan
- Do not qualify for Low-income cost sharing Subsidy (LIS)

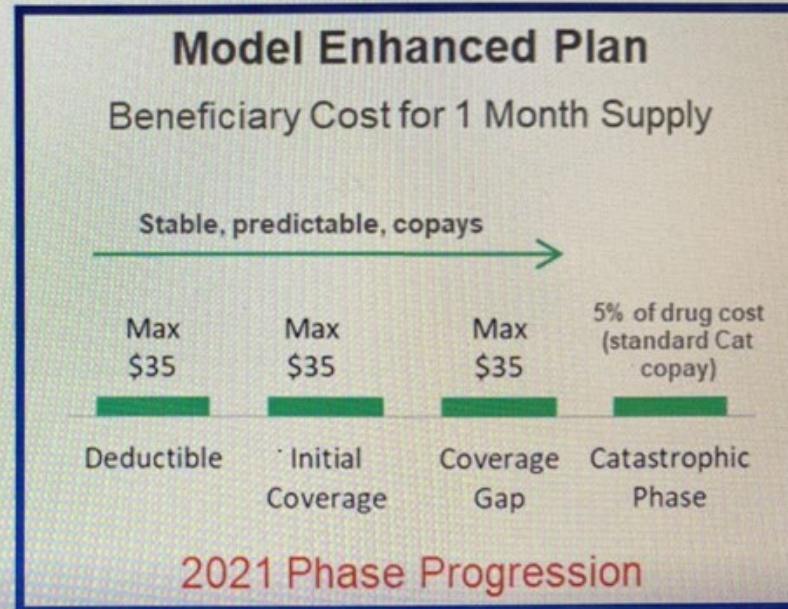


# Part D Senior Savings Model

## Insulin Senior Savings Program Insulin on T3 Max cost of \$35



Insulin Cost for Beneficiaries (assume \$500 allowed)



# Programs that Help People with Medicare

## Concerned about Medicare Costs? There may be help!

Medicare premiums, deductibles and co-payments can add up. Luckily, there are several programs that can help a beneficiary with Medicare cost-sharing. Below is a list of these programs, their eligibility requirements, information about applying, and the benefits they provide. If you have any questions regarding these programs, you may contact a SHINE Counselor at MassOptions at (1-800-243-4636).

### Income and Asset Limits as of March 1, 2020

	Gross Monthly Income Limit	Asset Limit	Application	Benefits
<b>MassHealth (65+ years old)</b>	\$1,064 (individual) <sup>1</sup>	\$2,000 (individual) <sup>2</sup>	MassHealth SACA-2 form 1-800-841-2900	Supplemental health and drug coverage Automatic enrollment in Senior Buy-in Automatic enrollment in Extra Help
	\$1,437 (couple) <sup>1</sup>	\$3,000 (couple) <sup>2</sup>		
<b>MassHealth Senior Buy-in (QMB)</b>	\$1,383 (individual)	\$15,720 (individual) <sup>2</sup>	MassHealth SACA-2 form or Mass Buy-In form 1-800-841-2900	Pays Medicare Part A & B premiums Pays Medicare Part A & B deductibles & copays Automatic enrollment in Extra Help
	\$1,868 (couple)	\$23,600 (couple) <sup>2</sup>		
<b>MassHealth Buy-in</b>	\$1,755 (individual)	\$15,720 (individual) <sup>2</sup>	MassHealth Buy-in Application 1-800-841-2900	Pays Medicare Part B premium Automatic enrollment in Extra Help
	\$2,371 (couple)	\$23,600 (couple) <sup>2</sup>		
<b>Extra Help Full</b>	\$1,435 (individual)	\$9,360 (individual) <sup>3</sup>	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Eliminates Part D deductible Lowers Part D copays to \$3.60/\$8.95
	\$1,939 (couple)	\$14,800 (couple) <sup>3</sup>		
<b>Extra Help Partial</b>	\$1,595 (individual)	\$14,610 (individual) <sup>3</sup>	Social Security Application for Extra Help 1-800-772-1213	Reduces Part D premium Reduces Part D deductible Lowers Part D copays to 15%
	\$2,155 (couple)	\$29,160 (couple) <sup>3</sup>		
<b>Prescription Advantage (no enrollment fee)</b>	\$3,190 (individual)	NONE	Prescription Advantage Application 1-800-243-4636	Supplemental prescription coverage that reduces copays once the total retail costs of covered prescription drugs reaches \$4,020
	\$4,310 (couple)			
<b>Prescription Advantage (\$200 enrollment fee)</b>	\$5,316 (individual)		Prescription Advantage Application 1-800-243-4636	Supplemental prescription coverage that pays prescription copays once out-of-pocket drug costs reach \$3,745
	\$7,183 (couple)			
<b>Health Safety Net (65+ years old)</b>	<b>Full:</b> \$1,595 (individual) \$2,155 (couple)		MassHealth SACA-2 form 1-800-841-2900	Pays for some services at hospital; or Community Health Center (CHC). Rx & dental available at some CHC's
	<b>Partial:</b> \$3,190 (individual) \$4,310 (couple)			

<sup>1</sup> If over the income limit, may qualify by meeting a deductible    <sup>2</sup> Primary residence and one vehicle are not counted    <sup>3</sup> Primary residence, vehicles, and life insurance are not counted

# Prescription Advantage



Prescription Advantage is a state-sponsored prescription drug program for seniors and people with disabilities. Prescription Advantage provides financial help to lower prescription drug costs and fill coverage gaps

- Must be enrolled in a Part D Plan or a Medicare Advantage plan with drug coverage or creditable coverage plan to receive assistance
- PA aids members based on their income and eligibility for other programs like LIS (Extra Help) to pay for Part D
- PA provides a one-time SEP each year

# Prescription Advantage

SHINE Counselors can assist with applying for Prescription Advantage

Contact

Prescription Advantage: 1-800-243-4636

[www.mass.gov/prescription-drug-assistance](http://www.mass.gov/prescription-drug-assistance)

Online application: [www.prescriptionadvantagemma.org](http://www.prescriptionadvantagemma.org)

# Medicare Savings Program

## Senior Buy-In (QMB)

### Current Eligibility

- Income up to or equal to 130% FPL
  - \$1,383/month for an individual
  - \$1,868/month for married couples who live together
- Asset/Resource Limits
  - \$15,940 individual
  - \$23,920 married couples who live together

**Pays for Part B Premium, hospital deductible, co-pays, LIS**

## Buy-In (SLMB and QI-1)

### Current Eligibility

- Income up to or equal to 165% FPL
  - \$1,755/month for an individual
  - \$2,371/month for married couples who live together
- Asset/Resource Limits
  - \$15,940 individual
  - \$23,920 married couples who live together

**Pays for Part B Premium & LIS**

# Medicare Savings Programs



## Want to save money on your Medicare Coverage?

A new state law in Massachusetts is expanding several Medicare Savings Programs (also known as "MassHealth Buy-in" programs). These programs help older residents and people living with disabilities save money on their Medicare coverage.

If you are a Massachusetts resident with limited income a qualify for a Medicare Savings Program that will pay your now deducted from your Social Security benefit. In certain pay your out-of-pocket Medicare Part A and Part B costs : Starting **January 1, 2020** the income and asset limits for M meaning more people will be able to get help paying for M

If you qualify for a Medicare Savings Program, you will als program that will help pay for your prescription drugs

### 3 Easy Steps To See If You Qualify

- 1 Learn about the new income and asset limits: If your income and assets are at or below the amo for help from one of several Medicare Savings Pro

You are	Your income is at or below
Single individual	\$1,755/month
Married Couple	\$2,371/month

- 2 Call MassHealth's Customer Service Center by ph 1-800-497-4648, and request a simple, 2-page, "M download one from: <https://tinyurl.com/MassMSI>

- 3 Apply: On or after **January 1, 2020** submit your r if you qualify.

For more information see frequently asked questions r Customer Service Center by phone at 1-800-4



## Quer gastar menos com o seu plano do Medicare?

Uma nova lei estadual em Massachusetts está expandindo diversos programas de economia do Medicare (também conhecidos como programas "MassHealth Buy-in"). O objetivo desses programas é ajudar residentes idosos e pessoas com deficiências a diminuir as despesas com sua cobertura de Medicare.

Se você é residente do estado de Massachusetts, tem renda e patrimônio limitados e é elegível para o Medicare, pode se qualificar a um programa de economia que pague o seu prêmio mensal da Parte B do Medicare que hoje é deduzido do seu benefício de previdência social. Em alguns casos, o programa de economia do Medicare pode cobrir também os pagamentos feitos do seu próprio bolso referentes às Partes A e B do Medicare, além do prêmio da Parte A (se aplicável).

A partir do dia 1º de janeiro de 2020, aumentando os limites de renda e patrimônio para os programas de economia do Medicare, permitindo que mais pessoas possam receber ajuda para pagar o Medicare. Se você se qualificar para o programa de economia do Medicare, automaticamente terá direito ao Extra Help (Ajuda adicional), programa que ajuda a cobrir o custo de medicamentos com receita do Medicare.

### Três maneiras fáceis de verificar sua elegibilidade

- 1 informe-se sobre os novos limites de renda e patrimônio: se a sua renda e os seus bens forem iguais ou inferiores aos limites abaixo, você pode ter direito a participar de um dos vários programas de economia do Medicare.

Você é	Valor da renda igual ou inferior a	Valor do patrimônio igual ou inferior a
Uma pessoa só	\$1,755/mês	\$15,720
Um casal	\$2,371/mês	\$23,600

- 2 Telefone para a central de atendimento ao cliente do MassHealth, número 1-800-841-2900 ou TTY 1-800-497-4648, e solicite um simples formulário de inscrição de duas páginas do MassHealth Buy-in. Você também pode baixá-lo do site <https://tinyurl.com/MassMSP>

- 3 inscreva-se: a partir de 1º de janeiro de 2020, envie o formulário de inscrição preenchido ao MassHealth para saber se você se qualifica.

Para mais informações, consulte as perguntas frequentes no verso deste folheto ou telefone para a central de atendimento ao cliente do MassHealth, no 1-800-841-2900, ou por TTY, no 1-800-497-4648.

- MSP is a major focus of the SHINE program
- 2-page application
- Income eligibility changed in 2020
- Substantial benefits for beneficiaries to save money
- MSP flyer is available in several different languages:
  - Spanish
  - Portuguese
  - Haitian Creole
  - Vietnamese
  - Chinese

# Programs for Dually Eligible Medicare & MassHealth



# One Care

- Membership enables coordination of MassHealth and Medicare benefits
  - Covered Services:
    - No copayments
    - One person/team to coordinate care
    - A person-centered care plan
    - All prescriptions through one plan
    - Dental services
    - Vision services
    - Community support services
    - and much more!
- Service area of One Care Plans:
  - **Commonwealth Care Alliance**- 12 Counties
  - **Tufts Unify**- Middlesex, Suffolk, and Worcester Counties

# One Care

- Eligibility:
  - Between the ages of 21 and 64 years old
  - Have both Medicare Parts A & B
  - Qualify for Medicare Part D
  - Have MassHealth Standard or MassHealth CommonHealth
  - DO not have private insurance (ex. insurance from a job)
  - DO not participate in a Home and Community-Based Services Waiver
  - You live in an area covered by a One Care Plan
- Contact: SHINE, MassHealth, 1-800-Medicare, One Care plan Directly, Or My Ombudsman

Website: [www.mass.gov/one-care](http://www.mass.gov/one-care)

# Senior Care Options (SCO)

- A comprehensive health plan that covers all the services normally paid through Medicare and MassHealth
- Combines health services with social support services by coordinating care
- No copayments for members
- **6** SCO plans in Massachusetts:
  - Boston Medical Center HealthNet Plan Senior Care Options
  - Commonwealth Care Alliance
  - NaviCare (HMO)
  - Senior Whole Health
  - Tufts Health Plan Senior Care Options
  - United HealthCare

# Senior Care Options (SCO)

- Eligibility:
  - Age 65 or older
  - Eligible for MassHealth Standard
  - Live in the SCO service area
  - If on Medicare, must have Part A, or Part B or both
  - If paying the Part B premium, must continue payments
  - If paying MassHealth share of cost, must continue payments
  
- Contact: Members can contact MassHealth Customer Service or one of the individual Senior Care Organizations to learn more

Website: [www.mass.gov/senior-care-options-sco](http://www.mass.gov/senior-care-options-sco)

# Program of All-inclusive Care for the Elderly (PACE)

- Administered by MassHealth and Medicare to provide a wide range of medical, social, recreational, and wellness services to eligible participants
- Goal: To allow participants to live safely in their homes instead of in nursing homes
- Key components:
  - Interdisciplinary team
  - Individualized health care plan
  - PACE Center
- PACE Service Areas: Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester, & Franklin Counties

# Program of All-inclusive Care for the Elderly (PACE)

- Eligibility:
  - 55 years or older
  - Live in the service area of a PACE organization
  - Be certified by the state as eligible for nursing home care
  - Live in the community (not a nursing home)
  - Be able to safely live in the community
  - Agree to receive health services exclusively through the PACE organization
  - Meet the SS Act Title XVI disability standards, if 55 through 64 years of age
  - May have MassHealth or private pay
  
- Contact the PACE organization that serves the area where you live  
Website: [www.mass.gov/program-of-all-inclusive-care-for-the-elderly-pace](http://www.mass.gov/program-of-all-inclusive-care-for-the-elderly-pace)

# My Ombudsman

- Can assist individuals to address concerns or conflicts that may interfere with their enrollment in many MassHealth Programs including One Care, PACE, SCO, ACO, MassHealth
- Works with MassHealth and each of the MassHealth Health plans to help resolve concerns
- Has specialists who speak Spanish, Portuguese, Cantonese and have expertise in ASL
- Contact: Phone: 855-781-9898

Videophone: 339-224-6831

Email: [info@myombudsman.org](mailto:info@myombudsman.org)

Website: [www.myombudsman.org](http://www.myombudsman.org)

# Massachusetts SMP Program

## Senior Medicare Patrol:

Reach and educate ***Medicare and Medicaid***

beneficiaries, family members, caregivers and professionals on the importance of becoming engaged healthcare consumers to protect, detect and report healthcare errors, fraud and abuse.

- Scheduling an SMP Program Presentation includes billing errors, fraud and/or abuse

### Deceptive Marketing

- Concerns related to Quality-of-Care Concerns
- COVID Fraud, Vaccine Fraud, Braces

**Contact:** MA SMP Program [info@MASMP.org](mailto:info@MASMP.org) or 800-892-0890





# COVID Vaccination Scam Offers



## Warning: Beware of COVID-19 Vaccination Scam Offers

As the first Americans line up for COVID-19 vaccine injections, so also are the scammers preparing to use this opportunity to scam you.

**Don't get scammed! You should know the following:**

- Most Medicare beneficiaries will not have to pay to get this vaccine during this public health emergency.
- If someone offers to put you on a vaccination list in exchange for money, you are being scammed. You cannot pay to get on a list.
- If someone offers to get you early access to the vaccine in exchange for your credit card or Medicare number, you are being scammed. You cannot pay to get early access to the vaccine.
- No one from Medicare or your municipal or state health department will contact you and offer you the vaccine.
- No one from a vaccine distribution site or a private insurance company will call you asking for your Social Security number, your credit card number, or bank account information to sign you up to get the vaccine. If you get such a call you are being scammed.
- If you get a call, text, email, or even someone knocking on your door claiming they can get you early access to the vaccine, you are being scammed. You can report scams by calling the Massachusetts Senior Medicare Patrol Program's Report-A-Scam line at 978-946-1243 or email to ReportAScam@MASMP.org.

**Remember: Never give your Medicare number, your bank account information, your credit card numbers, your Social Security number, or any other personal information to anyone you do not know and trust. Don't get scammed.**

For additional guidance call the Massachusetts Senior Medicare Patrol (SMP) Program at 800-892-0890 or visit [www.MASMP.org](http://www.MASMP.org).





# Mass Options

- Access to care for elders and individuals with disabilities, simplified
  - Housing
  - Food
  - Caregiver supports
  - Health and wellness
  - Day services
  - Insurance
  - Transportation
  - In-Home supports
- Refer clients who may need assistance:
  - Call: 1-800-243-4636
  - Visit: <https://www.massoptions.org/massoptions>

# Thank You

## Questions?

**The SHINE Program**

SHINE@mass.gov



@Mass\_EOEA

1-800-243-4636

<https://shinema.org/>