



The Medicare Savings Programs can save you more than \$170 a month on Medicare premiums.

Who We Are

About Us

Serving the Health Insurance Needs of Everyone (SHINE) provides free, unbiased health insurance information, counseling, and assistance to Massachusetts residents with Medicare and their caregivers.

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.

Minuteman
SENIOR SERVICES



THE
SHINE
PROGRAM
Serving the Health
Insurance Needs
of Everyone



Contact Us

Contact your local
Council on Aging or the
Minuteman Senior Services
SHINE Program at
781-221-7029

MassRelay
711 or 1-800-439-2370 (TTY/ASCII)

or email us at
SHINEdept@minutemansenior.org

**LOOKING
TO SAVE
ON
MEDICARE
COSTS?**



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The Medicare Extra Help program can save you money at the pharmacy.

Are you living on a fixed income?

Medicare costs can add up.

There are programs that may be able to help if you're struggling to afford the costs of your Medicare health care and prescription medications.



Extra Help with Prescription Drug Coverage

The Medicare Part D Extra Help program (sometimes called the Low-Income Subsidy or LIS) helps pay for your Medicare drug coverage. If you get Extra Help, your monthly premium will be lower or free, and you'll pay less at the pharmacy.

To qualify, you must meet the following guidelines:

Income	Resources*
\$1,699/mo (single)	\$15,510
\$2,289/mo (couple)	\$30,950

*Resources are things like savings and retirement accounts. They do not include your car, home, or household items.

All assistance is completely free. Call today!



These benefits are available for Medicare beneficiaries of all ages.



Save on Medicare Premiums

The Medicare Savings Programs help pay for your monthly Part B premium. You may also qualify for help paying other costs in Medicare.

To qualify, you must meet the following guidelines:

Income	Resources
\$1,869/mo (single)	\$16,800
\$2,518/mo (couple)	\$25,200

Even if you think you are over the limit, it's worth contacting your local aging or disability agency to check or to see if there are other ways to save money on Medicare.