



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



# MLTSS Intensive December 2021



# SHINE

- **SHINE**= **S**erving the **H**ealth **I**nsurance **N**eeds of **E**veryone...with *Medicare*
- This SHIP Program is federally funded in part by the **Administration for Community Living** of the U.S. Dept HHS
- 1 of 54 SHIP Programs, all different
- Mission: To provide no cost and unbiased health insurance information, counseling and assistance to Massachusetts residents with or transitioning to Medicare and their caregivers
- 13 Regional Offices cover entire state and SHINE contracts with the Greater Boston Chinese Golden Age Center for statewide coverage
- 650-700 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 Medicare & 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

# SHINE Counselor Recruitment and Training

- State SHINE office is located at the Executive Office of Elder Affairs and is part of the Aging and Disability Resource Consortia (ADRC)
- ADRC composed of Area Agencies on Aging, Aging Service Access Points, Centers for Independent Living
- Partners like CMS, SSA, MassHealth, Prescription Advantage (SPAP), Medicare Advocacy Project, Senior Medicare Patrol, Integrated Care program team and ACL provide information to train counselors on health insurances, enrollment periods, coverage, gaps, coordination of benefits etc.
- New counselors have up to 60-hour training, monthly regional training, annual recertification and exam
- Counselors are recruited to cover 351 towns/cities and are available at Councils on Aging and 150 more agencies/community centers
- Currently 88 bilingual counselors with 21 languages/dialects

# The World of Medicare and Medicaid

- Over last 25 years, counselor training evolved from Medicare and Medigaps to add Medicare Advantage, Medicare D, state pharmacy assistance program, veteran services, and public benefits
- SHINE staff began to attend regional MassHealth Training (MTF) for CACs and Navigators to develop relationships with staff, exchange information and solve problems
- Funding streams (MIPPA and One Care financial alignment model) supported growth in public benefits education and assistance
- Training on programs, applications and application completion were added. Several staff became CACs.

# MA SHINE and MassHealth

- Public benefits rules and regs are complex, applications are lengthy and daunting, some volunteers were hesitant to complete applications, so role of MH specialist was created briefly
- Concluded that all counselors must be trained and screen for public benefits so can assist or make referral
- Attend One Care monthly Implementation Council meetings, assists at MassHealth outreach events
- On going training made accessible by posting on counselor web site, part of regular counselor training and annual Recertification
- MH recommended changes to SHINE charts and complied

# Innovations from MassHealth

- Created team of “co-located specialists” to help aging and disability network staff with eligibility problems and rotated them to agencies around the state and available by phone
- Developed an Assister Line that most counselors could use (after training) to call MH staff directly rather than go through customer service
- Invited SHINE to educate CACs, Navigators and provider office staff at quarterly regional MTF meetings. MH staff lacked information on Medicare, Medicare Savings Plans, Medicare Open Enrollment etc.
- The community ages in place but information doesn't easily cross the threshold

# Medicare/ Medicaid Plans and Partners

- Senior Care Options or D-SNP, Program of All-inclusive Care for the Elderly (PACE) Programs available for older adults, One Care Plans for 21 to 64-year-olds duals, etc
- EOEA/MassHealth merged plans into Integrated Care Program within last 2 years
- SHINE and SCO/PACE educate ADRC network and counselors on options and agency counselors are recruited who serve those most in need and the dually eligible
- For example, SHINE has 69 counseling sites in the 20 cities identified as gateway cities including community health, shelters, public housing, faith communities
- Duals programs provide SHINE and MyOmbudsman contact information in mailings and on web sites to facilitate options, rights, and access benefits



# SHINE Helps Consumers

- SHINE counselors are trained to understand the benefits, coverage and costs of integrated care plans versus fee for service Medicaid
- Can identify and assist those financially eligible with applications
- Centers for Independent Living and other organizations serving those with disabilities are SHINE trained to facilitate access to duals programs
- Using Medicare Plan Finder counselors investigate service area, benefits comparisons, providers and share with consumers to enable them to make the best choice for them
- Make referrals to plans or MyOmbudsman as needed

# My Ombudsman

- Is operated by Disability Policy Consortium, an independent non-profit, to empower individuals, families, caregivers to exercise their rights and access services provide by MassHealth and its managed care plans
- As of January 2022, will also work with fee for service MassHealth members
- Lived experience of staff and members guide their work
- Assist individuals to address concerns or conflicts that may interfere with their enrollment in or satisfaction with many duals MassHealth Programs
- Works with MassHealth and Health plans to help resolve concerns around grievances, transportation, long term care, care coordination, providers, equipment, etc.
- Has specialists who speak Spanish, Portuguese, Cantonese, Mandarin and has expertise in American Sign Language (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) – with new features

# Consumers Learn about Options

- Screening by ADRC including SHINE to maximize service delivery
- Information exchange and recruitment promotes screening by community agencies interacting with those in need- homeless shelters, community health centers, public housing and referrals
- SHINE's annual Spring Outreach campaign for MSP, Extra Help (LIS), benefits programs
- Weekly communication with MassHealth helps troubleshoot and reduce number who may fall in cracks due to errors, changes, pandemic flex etc.
- Recruitment of 88 bilingual counselors and 21 languages/dialects helps screen, communicate with and assist those in need
- Integrated Care Plan companies advertise on TV, Facebook, bus ads, mailings to members and potentially eligible to pique interest and calls
- SHINE contact information is included on passive enrollment letters for a local, unbiased, free, options comparison

# Thank You

## Questions?

**The SHINE Program**

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1-800-243-4636

<https://shinema.org/>