

The SHINE Program:



Serving the Health Insurance Needs of Everyone... on **Medicare/MassHealth**

If you need assistance in Chinese/ English, please contact
SHINE at Greater Boston Chinese Golden Age Center:
Soi Kyi - Tel: (857)990-3315, Email: skyi@gbcgac.org
Stanley So - Tel: (857)990-3322, Email: kso@gbcgac.org



**LOCAL HELP FOR PEOPLE
WITH MEDICARE**

Free counseling to
Medicare / MassHealth
Beneficiaries without
any Bias

GAC-SHINE Program is
Statewide counseling to
Bilingual Beneficiaries

Started in
Massachusetts since
1985

Partially federally
funded since 1992

Part of National SHIPs=
State Health Insurance
Assistance Program

What is Medicare?



Medicare is a federal health insurance program for people 65 and over and some people with disabilities who are under 65.

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When should I sign up Medicare?

The initial enrollment period is a seven-month period: 3 months before your birth month, or 3 months after your birth month to enroll.

Who should sign up Medicare?

He/she is eligible to receive a Social Security pension, contributed to the Medicare Tax, and age 65 or older, or He/she receives Social Security disability payments for 24 months.

Why you have to sign up?

You might subject to receive 10% penalty of Medicare Part B premium on each 12 months of delayed. Need more information, consult with GAC – SHINE.

Where and How does one enroll?

Apply Medicare card at Social Security Office, or Apply Online at SSA.gov

Medicare Savings Programs



will help you pay your monthly Medicare Part B premium, may also pay out-of-pocket cost, automatically qualify Extra Help, pay prescription drugs under Medicare.

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If you are single individual, your monthly income is at or below \$1755 and Assets are at or below \$15,720

Married Couple with monthly income is at or below \$2,371 and Assets are at or below \$23,600
You are eligible to apply for the Medicare Savings Programs

Monthly income is your pre-tax income, including: wages, social security benefits, pensions, annuities, etc

Assets include: bank accounts, stocks, bonds, savings bonds, funds, personal retirement accounts (IRA), or other investments, etc