

Elder & Disabled Insurance Options

Description: In a time of increasing medical need, it is important for elders to have proper health insurance coverage in place to cover medical expenses. Listed below are descriptions of available insurance and subsidized assistance programs for elders.

List of Resources

NAME	CONTACT INFO	OTHER INFO
Benefits Check Ups (National Council on Aging)	www.benefitscheckup.org	Web based program designed to identify benefit programs to best meet needs of individuals aged 55+.
S.H.I.N.E. (Serving the Health Information Needs of Elders)	Phone: 1-800-243-4636 Phone: 508-422-9931 www.800ageinfo.com	Provides free health insurance counseling to ensure accurate understanding of health care options.
The CHOICES Program Connecticut State Unit on Aging	In CT: 800-994-9422 860-424-5862 if calling from MA www.ct.gov/agingservices	Health insurance assistance for older & disabled individuals and referral eligibility screening.
Medicare Medicare Prescription Drug Benefit	Phone: 1-800-633-4227 www.medicare.gov Prescription Drug Benefit Is available to Medicare recipients. Open enrollment is Nov. 15 – Dec. 31	Federal health insurance program for people over 65 and the disabled. Medicare doesn't cover all your health costs.
MassMedline	Phone: 1-866-633-1617 www.massmedline.com Interpreters are available.	Free service to help individuals identify and apply for any prescription assistance programs one may be eligible for.
Healthcare for All Helpline	1-800-272-4232 www.hcfama.org	Healthcare consumer assistance & advocacy.

This Compendium of Resources Information Sheet is provided as a community service to patients and families by Harrington Memorial Hospital and the hospital's member physicians.

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	DIVISION OF MEDICAL ASSISTANCE	
Mass Health (Medicaid)	Phone: 1-800-841-2900 TTY: 1-800-497-4648	State and federal insurance program. To be eligible one must also meet income and asset guidelines.
Long Term Care MassHealth	MassHealth Enrollment Center 333 Bridge St. Springfield, Ma. 01103 Phone: 1-800-332-5545 or 1-800-841-2900	This program covers nursing and other medical services. To qualify individuals must be 65 and over or disabled and meet financial standards.
MassHealth Buy-in Program	MassHealth Enrollment Center 333 Bridge St., Springfield, Ma. 01103 Phone: 1-888-665-9993	Buy-in program for people eligible for Medicare that helps pay for all or some of the part B premium. Income and asset levels apply.
PACE Program	Central Mass – Summit ElderCare 1-800-698-7566	Must be 55 years old or over and meet income guidelines.
Senior Care Options Plan	SCO Phone: 1-888-885-0484 TTY: 1-888-821-5225 www.mass.gov/masshealth	Programs combining health care services with social services to help seniors maintain health and stay in own home. Must have Masshealth Standard and be aged 65 or older.
Commonwealth Health Connector	Phone: 1-877-623-6765 TTY: 1-877-623-7773	Program for the uninsured to obtain health insurance.

*Additional information and resources can be accessed through
Mass 2-1-1 Referral Line, a 24 hour service, by dialing “211” or 877-211-6277
 TTY: 617-536-5872 Spanish service available.