



## For Your Newsletter or for posting

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### *Can I Enroll in a Medigap Plan Now?*

**Yes!** In Massachusetts, all Medigap plans currently offer continuous enrollment, which means you can sign up at anytime, with coverage effective the first of the following month. A Medigap plan, also known as a Medicare Supplement plan, can help with some of the extra costs of Medicare. If you have Original Medicare with both Parts A & B (as long as you are not under 65 with kidney disease), you can get a Medigap plan.

Massachusetts has two types of Medigap plans, Core and Supplement 1. The Core plan covers some of the "gaps" in Medicare. The Supplement 1 plan covers all deductibles, co-pays and coinsurance for Medicare covered services. These two types of plans are offered by six insurance companies.

In 2012, the lowest premium for a Core plan is \$93.46/month and for a Supplement 1 is \$181.71/month. If you sign up when you first enroll in Medicare, you may be able to get a discount. There are no restrictions due to pre-existing health conditions. You can go to any provider who accepts Medicare anywhere in the United States with no referrals required.

If you are interested in learning more about Medigap plans, trained SHINE (Serving Health Information Needs of Elders) counselors can help you! They offer free, confidential counseling on all aspects of health insurance to anyone on Medicare. To meet with a counselor here, please call INSERT YOUR PHONE NUMBER and ask for a SHINE appointment. You may also call the SHINE office at Mystic Valley Elder Services at 781-324-7705 x 164 and leave your name and number. A SHINE counselor will call you back, as soon as possible.

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