

# Ecu-Health Care

2021

## Annual Appeal Newsletter

### Meet our Staff:



Melissa Montoya –  
Outreach Specialist  
Navigator/SHINE counselor  
Aubree Orr –  
Navigator  
Karen Baumbach –  
Executive Director  
Navigator/SHINE counselor  
Barbara Belisle –  
Receptionist/Support Staff

### Our Board of Directors:

Don LeBreux – President  
Larry Taft – Vice President  
Anthony Smeglin, MD – Treasurer  
Susan Durocher - Clerk  
Lara Shore-Shepard, Ph.D.  
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## OUR MISSION:

To help individuals of all ages access needed health coverage by removing the financial barriers that keep the uninsured and underinsured from receiving such care.

- To provide outreach and enrollment services to the North Berkshire community to assist eligible individuals in accessing and enrolling in all public health insurance programs and offering one-to-one case management services to help individuals better manage their health care needs and maintain health plan benefits. To act as advocates for residents, providing liaison services with state and federal programs to ensure that residents access all programs for which they are eligible.
- To engage in educational activities, including the sponsorship of educational programs and public campaigns, which will promote access to and awareness of health care options for persons of all ages, consistent with fundamental, non-denominational principles underlying human life that physical, emotional and spiritual health are interrelated and are essential to the wholeness and well-being of all persons.
- To serve as a resource and guide to North Berkshire residents and businesses in regard to the rules and regulations of Health Care Reform during the state's continuing evolution of extending health coverage.
- To provide financial counseling services for Berkshire Medical Center North County patients.
- To provide consultation to the major state agencies to help inform and guide policy decisions for the state's public health programs.

***In 2020, local donations made it possible for Ecu-Health Care to assist your family, friends and neighbors with the following:***

### New Applications by Program



- MassHealth 673
- ConnectorCare 170
- Dental Plans 83
- Qualified Health Plans 97
- Medicare Drug Plans 306

### Providing outreach to local area residents



Berkshire Friendship Food Pantry  
Berkshire Food Project  
Local Area Farmer's Market  
Mobile Food Truck – Brien Center  
Back-Pack for Success  
First Baptist Church Community Lunch  
COVID vaccine clinics  
City of North Adams Downtown Celebration  
City of North Adams National Night Out  
Children's Fall Foliage Fair  
Local Housing Complexes  
Distribution of flyers at local medical offices

## Health Coverage Programs Available in Massachusetts

### **Qualified Health Plans**

Comprehensive health insurance plans offered through the Massachusetts Health Connector. Individuals and families with income up to 400% of the federal poverty level may be eligible for financial subsidies from the federal government. (note: the 400% cap has been temporarily lifted under the American Rescue Plan)

### **ConnectorCare**

Comprehensive health insurance for individuals with income up to 300% of the federal poverty level may be eligible for subsidies from the Commonwealth in addition to the federal government.

### **MassHealth and the Children's Medical Security Plan**

Comprehensive health coverage programs available for income-eligible individuals and families.

### **MassHealth Premium Assistance**

Some families who have employer sponsored insurance may be able to get help with the cost of their premiums from the Commonwealth.

### **Health Safety Net**

Income-eligible residents of Massachusetts are eligible for free care at acute hospitals and community health centers in Massachusetts.

## Options for Seniors and Medicare Beneficiaries

### **SHINE Program**

Offers free information, counseling and assistance to help Medicare beneficiaries understand benefits and all available insurance and financial assistance options.

### **Medicare Premium Assistance**

The MassHealth Buy-In program will pay the Medicare Part B premium for eligible Medicare beneficiaries.

### **Medicare Part D Drug Plan**

Prescription drug coverage available through Medicare. Several companies to choose from with varying costs. Financial help may be available (see LIS below).

### **LIS (Low Income Subsidy)**

Individuals with limited income and assets may get help paying their monthly Part-D premium, deductible and co-payments.

### **Prescription Advantage**

Provides prescription drug coverage to Massachusetts residents who fall into the Medicare Part-D coverage gap

**OUR STAFF ARE BOTH CERTIFIED MASSACHUSETTS NAVIGATORS AND SHINE COUNSELORS AND CAN ASSIST WITH ALL YOUR HEALTH INSURANCE QUESTIONS RELATED TO RETIREMENT**