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A local non-profit whose mission is to help north Berkshire residents of all ages access needed health

# Ecu-Health Care – Annual Appeal 2023

## Meet the Staff:

#### **Our Dedicated Staff:**

Karen Baumbach –
Executive Director
Navigator/SHINE counselor

Melissa Montoya –
Outreach Specialist
Navigator/SHINE counselor

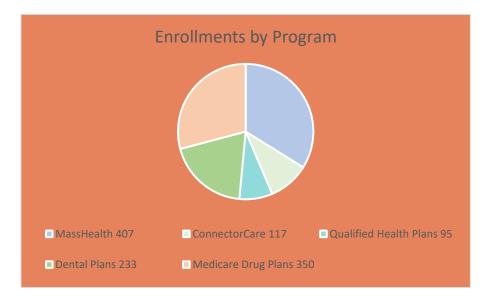
Haley Miller – Navigator

Barbara Belisle – Receptionist/Support Staff

#### Our Board of Directors:

Don LeBreux- President
Larry Taft - Vice President
Anthony Smeglin, MD - Treasurer
Nancy Apkin - Clerk
Charles Nemser, DDS
Susan Durocher
Paula Consolini, Ph. D
Stephanie Bosley, MPA

In 2022, local donations made it possible for Ecu-Health Care to assist you, your family, friends and neighbors enroll in the following health coverage programs:



Ecu-Health Care provides one-to-one education, enrollment assistance and case-management for all public health programs including MassHealth and Qualified Health Plans that have been implemented under the Affordable Care Act.

Since March 18, 2020, the Families First Coronavirus Response Act has allowed MassHealth members to keep their coverage throughout the Public Health Emergency. Effective April 1, 2023, the protections will end, and MassHealth will renew all members. With more than 785,000 individuals across the state believed to be in this protected status, this redetermination process will be the single largest health coverage transition event since the first open enrollment of the Affordable Care Act and the Medicaid expansion.

The staff at Ecu-Health Care will be available to assist these members as they transition to new coverage.

# Providing outreach to local area residents

Berkshire Friendship Food Pantry
Berkshire Food Project
Mobile Food Truck – Brien Center
Local Farmer's Market
Local School Open Houses
First Baptist Church Community Lunch program
Berkshire Community Action – Community Partnershi
Northern Berkshire Community Coalition Forum
North Adams National Night Out Celebration
City of North Adams Downtown Celebration
Wellness Wednesday - YMCA
North Adams Winterfest
Williamstown Wellness Fair
Children's Fall Foliage Fair
First Baptist Church Warm Clothing Drive



# <u>Health Coverage Programs Available</u> 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 incomeeligible 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.

# <u>Options for Seniors and Medicare</u> <u>Beneficiaries</u>

#### **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 RETIRMENT