

Septemeber 1, 2025

ECU - HEALTH CARE
WWW.ECUHEALTHCARE.COM



ANNUAL NEWSLETTER

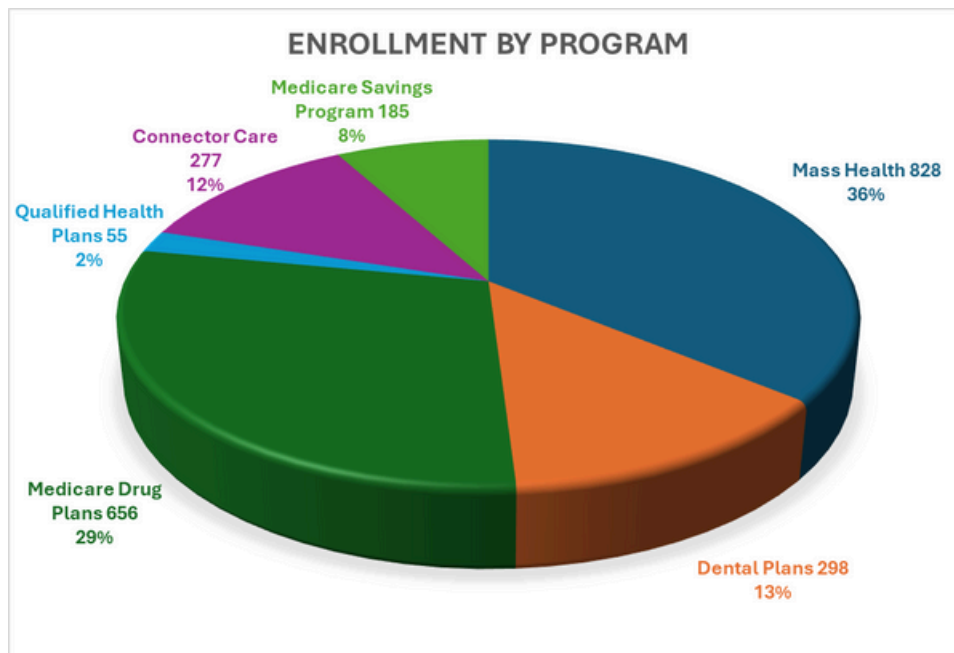


What is Ecu-Health Care

A North Berkshire health coverage access organization assisting local area residents applying for all public health programs including MassHealth, Massachusetts Health Connector plans implemented under the Affordable Care Act and all Medicare programs.

We provide assistance for North Berkshire residents with:

- applications
- requests for information
- plan selection
- enrollment assistance
- renewals
- payment information
- reporting changes
- up-to-date education



Our Dedicated Staff:

Karen Baumbach
Executive Director
Navigator/SHINE counselor

Melissa Montoya
Outreach Specialist
Navigator/SHINE counselor

Jessica Horn
Navigator/ SHINE counselor

Rebecca Harris
Navigator

Kimberly Miller
Receptionist
Navigator/Support Staff

Our Board of Directors:

Charles Nemser, DDS -President
Anthony Smeglin, MD – Vice President
Susan Durocher – Treasurer

Nancy Apkin - Clerk
Don LeBreux
Paula Consolini, Ph. D
Stephanie Bosley, MPA
David Anderson, Pastor

In 2024, local donations made it possible for Ecu-Health Care to assist you, your family, friends and neighbors enroll in health coverage programs.

Local Outreach and Education

Berkshire Friendship Food Pantry
Berkshire Food Project
First Baptist Church
Children's Fall Foliage Fair
Downtown Celebration
North Adams Farmers Market
Mobile Food Truck
Nation Night Out
Williamstown COA Wellness Fair
Williamstown Holiday Walk
North Adams Have Hope Recovery
Adams COA Wellness Fair
NAPL Wellness Fair
BCAC Community Partners
Public Schools and Libraries
Clark Biscuit Community Room
American Legion Veteran's Coffee Hour

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 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).

Medicare Savings Program

- **Qualified Medicare Beneficiary (QMB)** Pays for Medicare Part A and B Premiums, deductibles, coinsurance and copays and provides help with Part D premiums, deductibles and copays.
- **Specified Low-income Medicare Beneficiary (SLIMB)** and **Qualifying Individual (QI-1)** Pays for Medicare Part B Premiums, and provides help with Part D premiums, deductibles and copays.



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.

Connector Care

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.

(The 300% cap has been temporarily extended to 500%)

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.