

## News from SHINE for November 2021

Every year, Medicare Part D and Medicare Advantage (HMO, PPO) plans can change their premiums, co-pays, deductibles, formularies (list of drugs covered) and preferred pharmacies. In the case of Medicare Advantage Plans they can also drop and add medical providers from their networks. It's important to review your options EVERY year to make sure you have the plan that works best for you for next year.

This year we have three new Medicare Advantage Plans, the Harvard Pilgrim Stride Plans are no longer available and Medicare Drug Plans have been reduced to 21 Plans from 27 Plans. Along with these new plans and choices we expect there will be additional marketing with a high volume of plan sponsored meetings.

**YOU NEED TO BE SURE THAT YOUR PRIMARY CARE PHYSICIAN AND OTHER PROVIDERS ARE IN THE PLAN'S NETWORK BEFORE YOU CHANGE TO A DIFFERENT MEDICARE PLAN. YOU SHOULD ALSO BE SURE YOUR MEDICATIONS ARE COVERED.**

### CENTRAL MASS SHINE WEBSITE

REMEMBER!!! You can visit us on the web at [www.shinema.org](http://www.shinema.org). Our site has valuable general information and we will be providing updates on open enrollment throughout the Open Enrollment Period.

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**SHINE (Serving the Health Insurance Needs of Everyone)** has certified counselors to help you with questions about Medicare. Our services are free and unbiased: we are available to discuss all options related to Medicare and additional coverage, and we do not sell any plans.

To make an appointment, call your local senior center, or contact the Central Mass SHINE Regional Office at 508-422-9931 or by email at [info@shinema.org](mailto:info@shinema.org). A certified SHINE counselor will return your call. Counselors assist clients through in-person appointments, phone, video conferencing (such as Zoom or FaceTime), email, or postal mail. We also offer excellent resources online through our website at [www.shinema.org](http://www.shinema.org) and our introductory Medicare 101 webinars.



# AUTUMN



Find and circle all of the Autumn words that are hidden in the grid.  
The remaining letters spell a secret message - an Albert Camus quotation.

L O N G E R N I G H T S N A A U C N  
T O R U E S T U N Y R O K C I H R I  
M S O A Y Q E N I S I A O T R W O K  
R C Y H N E U V S T E R F H E O P P  
C E A A C G K I A S N O A A B R S M  
K N D N D S E R N E D S R N M C O U  
S C Y L N R G L U O L P M K E E C P  
Q R A K E I E R E T X G I S V R T S  
U Y D T M A N T S A E F N G O A O E  
A D Y D S I V G R T V S G I N C B P  
S N R N G Y W E H O E E N V W S E T  
H I E L P P A E S P H A S I V O R E  
B W T Y L L I H C T E S P N R F L M  
F T S E V R A H Y E L O I G C R E B  
A A U H A L L O W E E N E F I O S E  
A F L S E V A E L W O L L E Y S L R  
L O B L W E C H E S T N U T S T R D

ACORN  
APPLE  
BIRD MIGRATION  
BLOWING LEAVES  
BLUSTERY DAY  
CANNING  
CHESTNUTS  
CHILLY  
COLD  
CROPS

EQUINOX  
FALL  
FARMING  
FEAST  
FROST  
HALLOWEEN  
HARVEST  
HAYSTACK  
HICKORY NUTS  
LONGER NIGHTS

NOVEMBER  
OCTOBER  
ORANGE LEAVES  
PIE  
PUMPKIN  
RAKE  
RED LEAVES  
SCARECROW  
SCHOOL  
SEASON

SEPTEMBER  
SHORTER DAYS  
SQUASH  
SWEET POTATOES  
THANKSGIVING  
TURKEY  
WINDY  
YELLOW LEAVES

