

## Help Affording Your Care

By Beth Spray, Senior News Contributor



*Ann Stewart, Patient Advocate at Commonwealth Hematology-Oncology and the Commonwealth Atrius Cancer Center in Weymouth, helps patients navigate the complicated system of health care reimbursement.*

**Weymouth** - Being diagnosed with a serious disease or chronic illness can be a daunting experience. Often, patients don't know what their treatment will entail or how they will pay for it. Even if patients have health insurance, medical costs can be astronomical, as many people are also underinsured or on inadequate plans. Some seniors actually have to choose between paying for monthly groceries or for their medication, surgery, or treatment.

Fortunately, many South Shore services are available to help seniors fight financial battles. Three programs that sometimes work together in this effort are SHINE, Patient Advocates and Prescription Advantage.

### **SHINE**

The SHINE Program (Serving the Health Information Needs of Elders) provides free health insurance counseling to elderly and disabled adults. SHINE counselors are certified volunteers who help elders understand their rights and benefits under Medicare and other health insurance programs, helping them cut

costs and compare plans. Counselors identify and compare options and protect clients from paying too much for their medical care. They also help seniors learn how to fill out insurance claims forms and public benefits applications.

### **Patient Advocates**

Patient advocates perform similar services. Ann Stewart of Commonwealth Hematology-Oncology (CHO)--with offices in Quincy and Weymouth at the Commonwealth Atrius Cancer Center (CACC)--understands first-hand what many people are going through. Stewart helped start the patient advocacy program at CHO after she had trouble getting assistance for a family member battling cancer. "Our program has helped hundreds of South Shore patients navigate through the complicated maze of health care options," says Stewart. "A lot of people won't start treatment until they know they can afford it. We're here to help them fight financial battles so they can fight their disease." Stewart works with patients by screening them, asking about their medical coverage and explaining their options. She stays up-to-date on the latest changing legislation, Medicaid, Medicare, and benefit programs.

### **Prescription Advantage**

The high cost of prescriptions often adds another layer of anxiety. This is where the Prescription Advantage program comes in. Prescription Advantage offers prescription drug coverage that is combined with an annual out-of-pocket pending limit so seniors can afford their medication. It also offers a continuous open enrollment to make it easier for those who need extra coverage.

These three services help seniors understand their options and manage their health care costs—and empower themselves in the process. By using these resources, seniors can make informed decisions that can pay off in many ways...and they can avoid paying prohibitive health care costs in the process.

For more information on SHINE and Prescription Advantage, call 1-800-GEINFO (800-243-4636) or TDD/TTY 1-800-872-0166 or visit [www.800ageinfo.com](http://www.800ageinfo.com). For more information on CHO, call (617) 479-3550 or visit [www.chomed.com](http://www.chomed.com). For more information on CACC 1-888-829-8252 or visit [www.CommonwealthAtrius.com](http://www.CommonwealthAtrius.com).