

# **Keeping Medicare Affordable in New Jersey**

Every day, the <u>Medicare Improvements for Patients and Providers Act</u> (MIPPA) helps people with Medicare afford their prescriptions, premiums, and doctor visits.

## Who MIPPA Helps in New Jersey

43,922 Medicare beneficiaries connected to benefits

**466,536** Medicare beneficiaries living at or below \$22,500

(150% of the federal poverty level)



Ms. Corpa's Story

Ms. Corpa's medical conditions had made her prescription costs increasingly burdensome. At the time, Ms. Corpa was covered by Medicare, which provided 80% coverage for hospital and medical expenses. But her prescription medications were covered by a supplemental insurance plan that had become financially challenging to maintain. After conducting a thorough screening, a benefits counselor determined that Ms. Corpa qualified for Medicaid based on her income. Now, she has the benefits to afford her health care.

#### **What MIPPA Does**



Connects eligible individuals to benefits like the Medicare Savings Program and Medicare Part D Low-Income Subsidy, which help pay for prescription drugs, premiums, and copays



Promotes preventive health services and screenings



Keeps older adults healthy and out of hospitals



### Potential Medicare Savings through MIPPA

One of the main components of MIPPA is to connect eligible Medicare Beneficiaries to programs to help them afford prescription drugs through Medicare Part D. Research shows that having prescription drug coverage through Medicare Part D could reduce hospitalization rates by 7%. With an average Medicare hospital stay costing \$14,700,2 connecting individuals to prescription drug coverage could create significant health care savings for both the patient and the government.

#### **How MIPPA** is Delivered in New Jersey

- 1 State Health Insurance Assistance Program
- 21 Area Agencies on Aging
- 11 Benefits Enrollment Centers

HOPES Community Action Partnership Incorporated
The Children's Home Society of New Jersey



How to Access Benefits Online

BenefitsCheckUp is a free tool where individuals can see if they may be eligible for these moneysaving programs.

#### **Learn More**



BenefitsCheckUp.org 800-794-6559

For more information, contact:

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<sup>\*</sup> Data from 10/1/23 to 9/30/24 from SHIP Tracking and Reporting System and BenefitsCheckUp

<sup>&</sup>lt;sup>1</sup> Afendulis CC, He Y, Zaslavsky AM, Chernew ME. The impact of Medicare Part D on hospitalization rates. Health Serv Res. 2011 Aug;46(4):1022-38. doi: 10.1111/j.1475-6773.2011.01244.x. Epub 2011 Feb 9. PMID: 21306369; PMCID: PMC3165176.

<sup>&</sup>lt;sup>2</sup> Moore BJ, Liang L. Medicare Advantage Versus the Traditional Medicare Program: Costs of Inpatient Stays, 2009–2017. 2020 Aug 4. In: Healthcare Cost and Utilization Project (HCUP) Statistical Briefs [Internet]. Rockville (MD): Agency for Healthcare Research and Quality (US); 2006 Feb. Statistical Brief #262.