

# **Keeping Medicare Affordable**

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 the United States

4,745,773 Medicare beneficiaries connected to benefits

20,327,083 Medicare beneficiaries living at or below \$22,500

(150% of the federal poverty level)



#### **Dora's Story**

At 68, Dora was living on just \$430 a month from her husband's Social Security. Medicare was deducting \$165 a month for the Part B premium. That left Dora just \$265 a month to cover rent, utilities, food, and all other daily expenses. Thanks to MIPPA, Dora applied for the Medicare Savings Program, which saved her \$1,979. Dora also applied for an affordable unit at a senior housing complex. Today, she is able to live with dignity and security.

### What MIPPA Does

- Connects eligible individuals to benefits like the Medicare Savings Program (MSP) and Medicare Part D Low-Income Subsidy (LIS), which help pay for prescription drugs, premiums, and copays
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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%.<sup>1</sup> With an average Medicare hospital stay costing \$14,700,<sup>2</sup> connecting individuals to prescription drug coverage could create significant health care savings for both the patient and the government.

## How MIPPA is Delivered in the United States

- 54 State Health Insurance Assistance Programs
- 722 Area Agencies on Aging
- 87 Benefits Enrollment Centers

#### Learn More



BenefitsCheckUp.org 800-794-6559

### **NC** Benefits OC CheckUp.

#### How to Access Benefits Online

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

For more information, contact:

Natalie Zellner 571-527-3953 Natalie.zellner@ncoa.org Sophie Morgado 571-527-3953 Sophie.morgado@ncoa.org Daniel Wilson (571) 527-4031 Daniel.Wilson@ncoa.org

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

<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>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.

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#### 251 18<sup>th</sup> Street South, Suite 500, Arlington, VA 22202