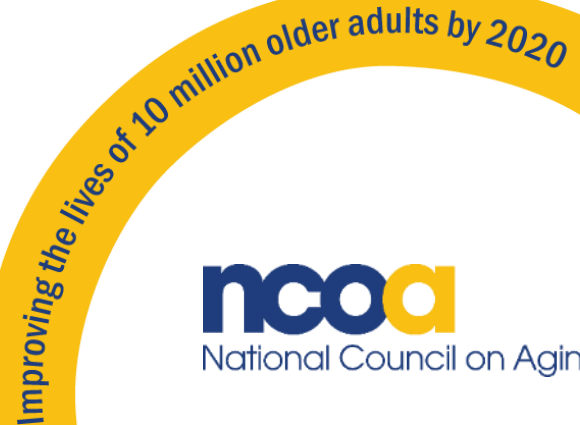


# Financial Navigation: Helping People Access & Afford the Medication and Care they Need The Role of MIPPA

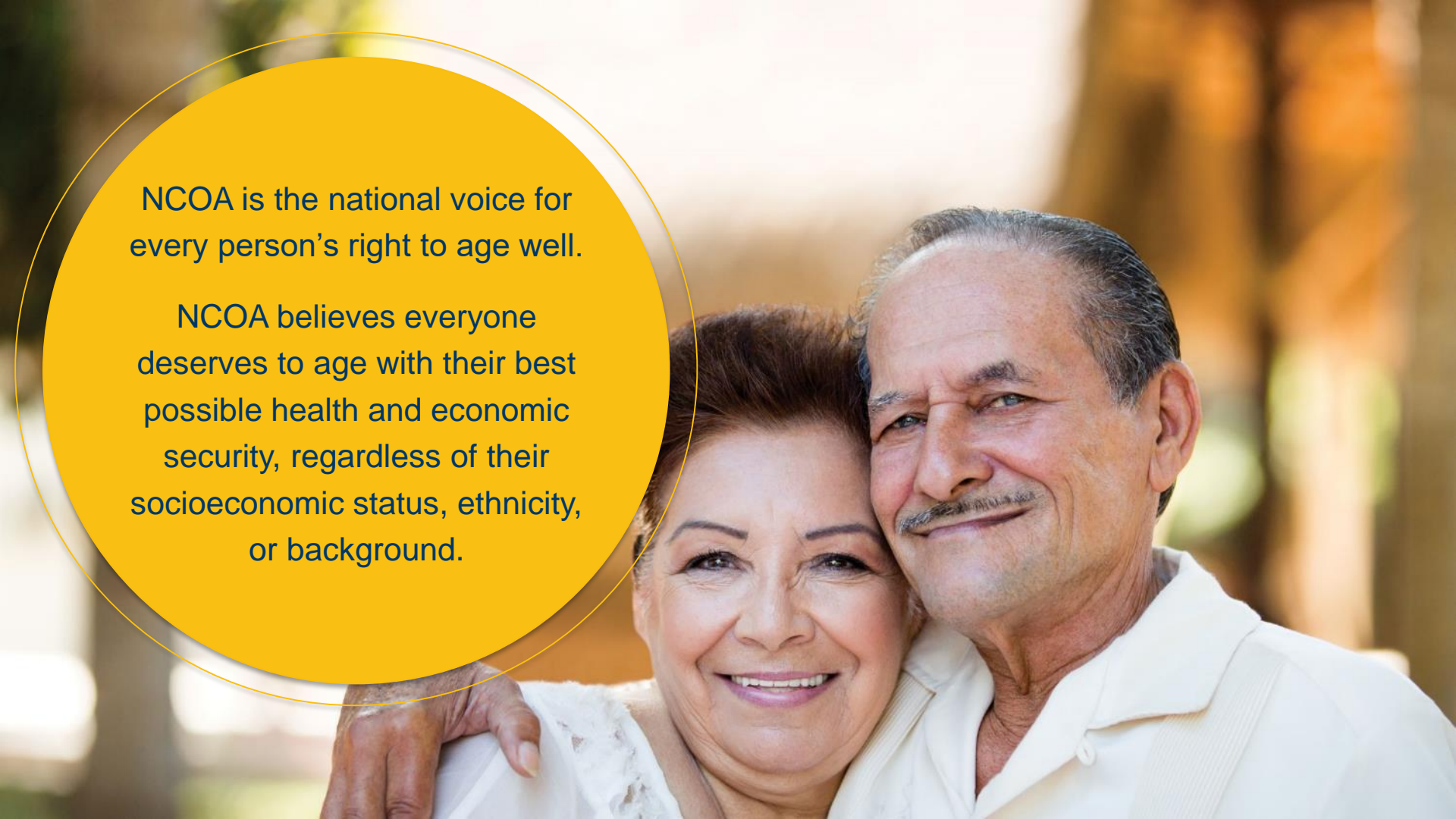
Leslie Fried  
Center Director, Center for Benefits Access  
National Council on Aging



# What We'll Cover

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- Brief introduction to NCOA
- Senior economic security & well-being
- Core benefits
- MIPPA
- Resources
  - Benefits Enrollment Centers
  - BenefitsCheckUp<sup>®</sup>
- Benefits, the new Congress and the Administration



NCOA is the national voice for every person's right to age well.

NCOA believes everyone deserves to age with their best possible health and economic security, regardless of their socioeconomic status, ethnicity, or background.

# NCOA's Center for Benefits Access

- Funded through cooperative agreement with the Administration for Community Living (ACL)
- Help low-income Medicare beneficiaries access benefits through community & online solutions
- Resource Center for state Medicare Improvements for Patients & Providers Act (MIPPA) grantees (SHIPs, AAAs, ADRCs)
- Support network of community organizations and state agencies serving as Benefits Enrollment Centers (BECs)
- BenefitsCheckUp<sup>®</sup> online screening tool

# Growth of Medicare Population (2017)

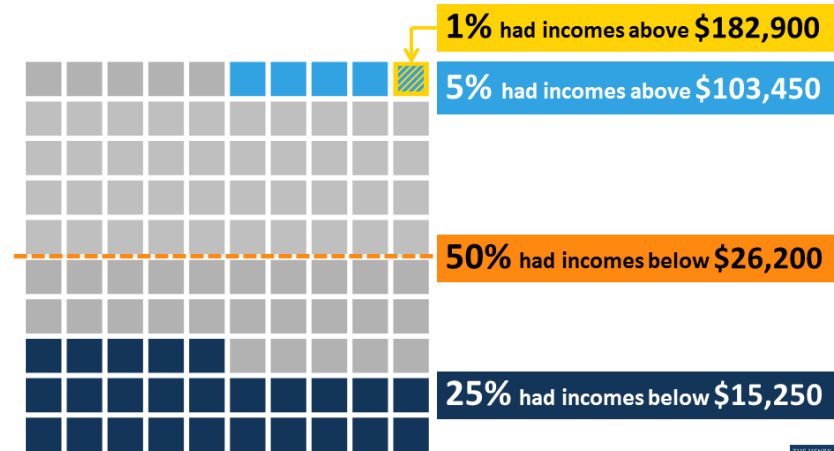
	United States	Washington
Total Population	329,449,000	7,405,743
Total Population, 65+	51,550,886	1,115,042
Covered by Medicare	55,450,000	1,211,000
Enrolled in LIS	12,239,912	225,209
Enrolled in MSP	10,700,057	193,385

# Senior Economic Security & Well-Being

- Half of Medicare beneficiaries have incomes at or below ~200% FPL
- 61% of senior households carry debt, with median debt = \$40,900
- Median Social Security income for women, minority older adults is less

Figure 1

**Half of all Medicare beneficiaries had incomes below \$26,200 per person in 2016**



SOURCE: Urban Institute / Kaiser Family Foundation analysis of DYNASIM data, 2017.



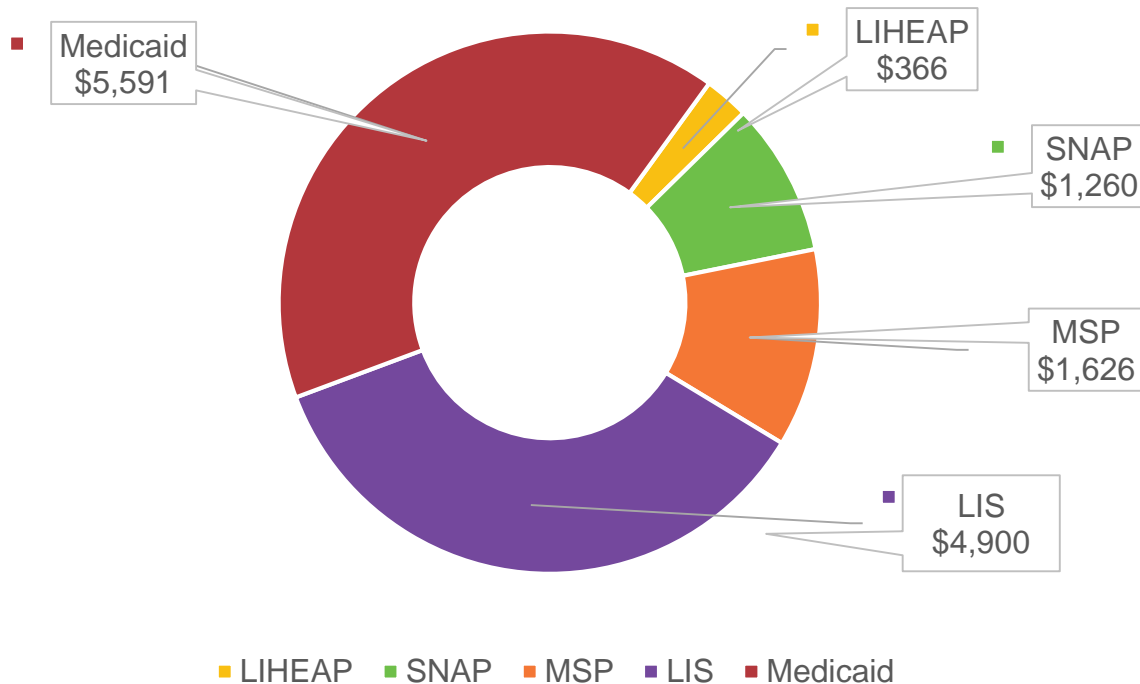
# What do low-income seniors need help paying for?

## Federal Benefit

- |                 |   |  |
|-----------------|---|--|
| ■ Health care   | → | Medicaid, Medicare Savings Programs                |
| ■ Prescriptions | → | Extra Help (Part D Low Income Subsidy/LIS)         |
| ■ Food          | → | SNAP/Food Stamps                                   |
| ■ Utilities     | → | Low Income Home Energy Assistance Program (LIHEAP) |

# Benefits as a Cornerstone of Economic Security

Average annual value of each core benefit





# Medicaid

- Roughly 12 million people in U.S. are eligible for both Medicaid and Medicare (sometimes called “duals”)
  - As of Dec 2017, over 193,000 duals/partial duals in Washington, 60,000 more than 2008
- Medicaid pays for some Medicare copayments & cost-sharing
- States set Medicaid eligibility guidelines – can be less than Federal poverty level
- Anyone who gets both Medicaid & Medicare will automatically get the Part D Low Income Subsidy/Extra Help



# Medicare Savings Programs (MSPs)

- Financed by Medicaid; help pay Medicare premiums and cost-sharing for those with low income/resources
  - Three programs: QMB, SLMB, QI
  - Apply through Medicaid office
- Qualify with income up to 135% Federal poverty level
  - Several states have more generous income thresholds, **but not WA**
  - Several states have eliminate or increase asset threshold, **but not WA**
- Important notes:
  - No Medicare late enrollment penalties for those who get MSPs
  - People who qualify for QMB get Part A premium paid
    - Helpful for those who don't have work/tax history
  - Automatically get Part D Low Income Subsidy/LIS/Extra Help

# Extra Help/Part D Low Income Subsidy (LIS)

- Administered by Social Security Administration and Medicare
  - Apply through Social Security
- Helps pay Medicare Part D (drug plan) costs for people with limited income/resources (income below 150% FPL)
- People pay between \$1.25 and \$8.50 for drugs at pharmacy
- Eliminates the drug coverage gap  
No late enrollment penalties
- CY17 – 225,209 LIS enrollees in WA
- FY18 - 12,545 applied directly to SSA; 6,266 eligible 49.90% acceptance rate



- *Medicare Improvements for Patients and Providers Act* (MIPPA) enacted by Congress in 2008
  - Funding extended through subsequent legislation through BBA 2018
  - Total annual funding = \$37.5 million (through 2020)
- Funding to State Health Insurance Assistance Programs (SHIPs), Area Agencies on Aging (AAAs)/Native American Programs, and Aging and Disability Resource Centers (ADRCs) to:
  - Help low-income Medicare beneficiaries enroll in LIS/Extra Help and MSPs
  - Assist rural residents to enroll in Part D
  - Promote Medicare's preventive services
- Tribes apply for funds to coordinate one community announcement and at least 1 community outreach event

# MIPPA Grantee Benefits Applications

- Benefits applications submitted by MIPPA grantees & their value (note gap in funding in FY13)

	2009 (JUN- DEC)	2010 (JAN- DEC)	2011 (JAN- DEC)	2012* (JAN- SEPT)	2014 (JAN- DEC)	2015 (JAN- DEC)	2016 (JAN- DEC)	2017 (JAN- DEC)	2018** (JAN- DEC)	Application Total	Value of Benefits
<b>MSP</b>	31,594	84,559	108,998	99,232	107,146	118,875	119,074	120,032	113,071	<b>902,581</b>	<b>\$1.49 B</b>
<b>LIS</b>	46,028	111,249	120,874	73,004	94,526	102,046	91,962	123,189	83,549	<b>846,427</b>	<b>\$3.46 B</b>
<b>Total</b>	77,622	195,808	229,872	172,236	201,672	220,921	211,036	243,221	196,620	<b>1,749,008</b>	<b>\$4.95 B</b>

\*Gap in funding in 2013.

\*\*California data is missing for part of 2018. The MIPPA grantees began using a new data reporting system called STARS in 2018.

# Washington State enrollment under MIPPA

- Data for 2017 appears to be incomplete

	2009 (JUN-DEC)	2010 (JAN-DEC)	2011 (JAN-DEC)	2012* (JAN-SEPT)	2014 (JAN-DEC)	2015 (JAN-DEC)	2016 (JAN-DEC)	2017 ** (JAN-DEC)	2018 (JAN- DEC)	Application Total	Value of Benefits
<b>MSP</b>	1,436	2,425	2,992	1,760	734	1,817	2,354	580	1,374	<b>15,472</b>	<b>25.6 M</b>
<b>LIS</b>	1,143	2,015	2,704	1,613	702	1,005	1,042	465	1,058	<b>11,747</b>	<b>47.9 M</b>
<b>Total</b>	2,579	4,440	5,696	3,373	1,436	2,822	3,396	1,045	2,432	<b>27,219</b>	<b>73.5 M</b>

\*Gap in funding in 2013.

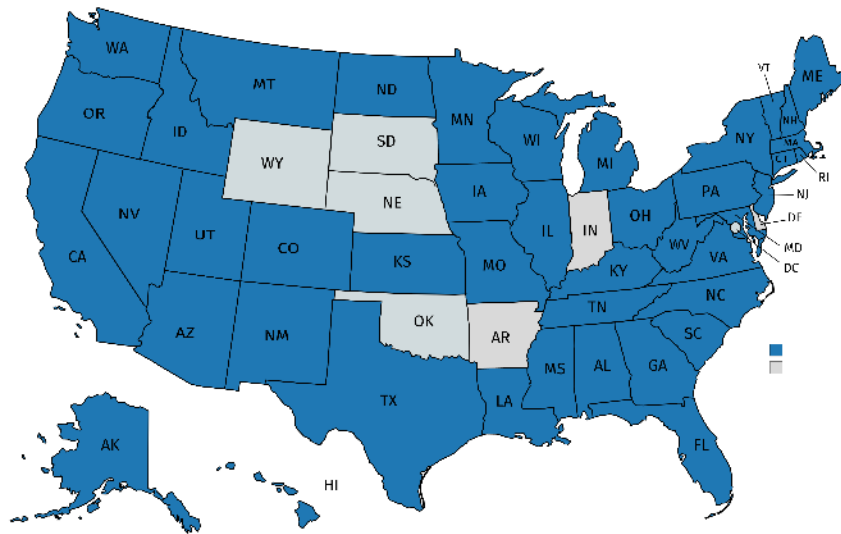
\*\* Data may not be complete

# State Opportunities to Simplify Eligibility & Enrollment

- MIPPA leads data from Social Security
  - How successful is the data in enrolling in MSP in Washington?
  - Any referrals to SHIBA from Medicaid agency?
- Increasing income thresholds
  - States that have increased income test: CN, DC, IL, IN, ME, MS
- Eliminating or increasing asset test:
  - States that have eliminated asset test: AL, AZ, CN, DE, DC, CN, MS, NY, OR, VT
  - States that have increased asset test: ME, MN
- CMS letter to State Medicaid Directors – Dec. 19, 2018

# Resource: NCOA's Benefits Enrollment Centers

- 87 BECs in 43 States
- Provide seamless systems of outreach, enrollment, and follow-up into the core benefits noted earlier (as well as other benefits)
- In Washington:
  - Aging and Long Term Care of Eastern Washington (Spokane)
  - Chinese Information and Service Center (Seattle)



Created with mapcarta.com



# BenefitsCheckUp®

[www.BenefitsCheckUp.org](http://www.BenefitsCheckUp.org)

- Free online screening tool with 2,500+ public and private benefits
- Direct data bridge to Social Security for Extra Help application



The screenshot shows the homepage of the BenefitsCheckUp website. At the top, there are logos for BenefitsCheckUp and the National Council on Aging (NCOA), along with a 'Sign Up for News' button. A 'Disaster Relief' banner mentions assistance for hurricane, wildfire, or other disaster victims. A navigation menu includes 'Home', 'Find My Benefits', 'About Us', 'Sponsors', and 'Resources'. The main content area features a dark blue banner with the text: 'There are over 2,500 benefit programs available nationwide. Find out what benefits may be available in your area.' Below this is a search bar labeled 'Enter Your Zip Code' and a 'Get Started' button. To the right is a circular photo of an elderly couple, Sharell & Tom, with a testimonial: 'We thought our income was too high to qualify. Turns out, we're eligible for savings up to \$4,000 a year on our prescriptions.' At the bottom, a light gray banner states: 'Join the 6,605,872 people who have discovered \$24.2 billion in benefits'.

# Quick Screening

The screenshot shows the BenefitsCheckUp website interface. At the top, there are logos for BenefitsCheckUp and ncoa (National Council on Aging), along with a 'Sign Up for News' button. A banner for disaster relief is visible. Below the navigation bar, a large blue section highlights that there are over 2,500 benefit programs available nationwide. It includes a search bar labeled 'Enter Your Zip Code' and a 'Get Started' button, both of which are circled in red. To the right of the search bar is a testimonial from Sharell & Tom in Phoenix, AZ. Below this, the 'Find My Benefits' section shows initial results, stating there are 28 benefit programs that match the user's criteria. It includes a 'Search Details' sidebar with information like location (Ottumwa, IA 52501), date of birth (March 1944), and marital status (Married). At the bottom, there is a button to 'Complete Your Benefit Report' and a section for 'Medication Benefits: 2 Programs'.

- Enter zip code
- Select who you're screening for
  - If you'd like to just play around with the tool, select "Test Case"
- Answer 7 questions
- Initial list of programs
- Short summary & fact sheet with link to program website
- Complete full screening to better assess eligibility

# Full Screening & Report

## Find My Benefits

Find My Benefits

Basics Health Household Finances Results

Answer these questions to get more accurate results.

[Click here](#) for some information you may want to have ready before you continue.

Just a reminder: Answer all your questions as your Test Case.

What is your gender?

Male Female Other

What is your U.S. citizenship and/or immig

Citizen Legal Resident Other Q

Are you currently receiving benefits from Answer this question only for yourself or members.

Search Details

Location: Ottumwa, IA 52501  
Relationship to You: Test Case  
Date of Birth: March 1944  
Marital status: Married  
Veteran: Yes  
Benefits Categories:  
Medication  
Health Care

Find My Benefits

Congratulations! Here are your results.

There are **36 benefit programs** that may be right for you.

Based on the information you provided, you may be eligible for these programs or may be interested in getting more information about them. Select a category to learn more:

[View and Print Your Benefit Report](#) | You have the option to choose what to print in the sections below.

[Expand All](#) | [Collapse All](#)

Medication Benefits: 4 Programs

Health Care Benefits: 7 Programs

[Chat Specialist Offline](#)

- Gather info before filling out:
  - Income & assets
  - Expenses (rent/ mortgage, taxes, health care, utilities)
  - Prescription drugs taken
- Personal report includes
  - Description of all programs
  - Website links, application forms (where available), contact info for local offices
  - Can tailor and save/print report

# Resource Library

The screenshot shows the NCOA Resource Library website. At the top, there is a navigation bar with links: Home, Find My Benefits, About Us, Sponsors, and Resources. The 'Resources' link is highlighted with a red circle. Below the navigation bar, the page title 'Resource Library' is displayed. A search prompt 'What can we help you find?' is followed by a section titled 'Search Benefit Programs'. This section includes instructions: 'Select your search options below in order to get relevant program information about benefits that are available in your state. You must select a state AND the program category you are interested in.' Below this, there is a 'Search States' dropdown menu with 'Iowa' selected, and a 'Find' button. Underneath the search bar, there are six category icons: Medication, Health Care, Income Assistance, Food & Nutrition, Housing & Utilities, and Tax Relief. At the bottom, there is a section titled 'Find Additional Assistance' with the text: 'The following options are provided to give you quick access to specific benefits so that you can take action or get help.' This section contains two icons: 'Medicare Rx Extra Help/LIS Online Application' and 'Supplemental Nutrition Assistance Program (SNAP) Map', each with a 'Learn More' link.

- Select state & category of program interest
- Generates a list of programs in the area
- At bottom of Resource Library page find:
  - Link to directly apply for Extra Help (application goes to Social Security)
  - SNAP Map – find your state SNAP application in multiple languages, program website

# Benefits and the New Congress

- Advocacy vs education
- “All politics is local” Tip O’Neill
  - Local leaders
  - Members of Congress
  - Senators
  - Media



# NCOA 116<sup>th</sup> Congress Legislative Priorities

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- FY20 appropriations, including OAA, SHIP, LIHEAP
- MIPPA extension
- OAA reauthorization
- Sen. Casey Medicare consumer bill

# Regulatory Activity

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- Public Charge next steps
- Part C/D drug pricing rule & protected classes
- Rebate rule

# 116th Congress New Faces

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- 100 New Members of Congress
  - 92 new Representatives
  - 8 new Senators



# Congressional targets

## MIPPA

- House Energy and Commerce Committee Chair Frank Pallone (D-NJ) & Ranking Member Greg Walden (R-OR)
- House Ways and Means Committee Chair Richard Neal (D-MA) & Ranking Member Kevin Brady (R-TX)
- Senate Finance Committee Chair Chuck Grassley (R-IA) & Ranking Member Ron Wyden (D-OR)

## OAA reauthorization

- House Education and Labor Committee Chair Bobby Scott (D-VA) & Virginia Foxx (R-NC)
- Senate Health, Education, Labor, and Pensions Committee Chair Lamar Alexander (R-TN) & **Ranking Member Patty Murray (D-WA)**

## Appropriations

- House Chair Nita Lowey (D-NY) & Ranking Member Kay Granger (R-TX)
- Senate Chair Richard Shelby (R-AL) & Ranking Member Patrick Leahy (D-VT)

# How You Can Help

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- Educate & build relationships with members of Congress, and their staff
- Attend events, meetings at home
- Action alerts on bills, regulations

# Follow up with us

- **Contact:**  
Leslie Fried  
[Leslie.Fried@ncoa.org](mailto:Leslie.Fried@ncoa.org)
- **Visit [ncoa.org](https://ncoa.org)** and sign up for enews
- **Follow [@NCOAging](https://twitter.com/NCOAging)** on social media
- **Share** NCOA's free, trusted tools with older adults
  - [BenefitsCheckUp.org](https://BenefitsCheckUp.org)
  - [EconomicCheckUp.org](https://EconomicCheckUp.org)
  - [MyMedicareMatters.org](https://MyMedicareMatters.org)

