

How MIPPA Helps

Through MIPPA funding, trained counselors and community partners can:

- Provide education and Medicare benefits and programs
- Assist individuals with applications for financial assistance programs such as Low Income Subsidy (LIS) and Medicare Savings Plan (MSP)
- Help beneficiaries understand Medicare coverage and options
- Connect individuals to programs that help reduce healthcare costs

Some people with Medicare may also qualify for Medicaid if they meet their state's eligibility requirements. These individuals are considered "dual eligibles."

Medicaid may help cover:

- Medicare Premiums
- Deductibles/Co-Payments
- Services not covered by Medicare such as vision, hearing, or dental



Senior Health Insurance Information Program

Call 1-800-224-6330

VISIT:

Medicare Learning Network

<https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/preventive-services/medicare-wellness-visits.html>

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SHIP
State Health Insurance
Assistance Program



What is MIPPA?

Medicare Improvement for Patients and Providers Act

Federally Funded Program that helps Medicare beneficiaries learn about ways to reduce their Medicare costs

For more
Information call:
1-800-224-6330

Providing Support

The Administration for Community Living (ACL) administers MIPPA grants into three priority areas.

- ◆ **Area 1:** State Health Insurance Assistance Programs (SHIP)
- ◆ **Area 2:** Area Agencies on Aging (AAA)
- ◆ **Area 3:** Aging and Disability Resource Centers/No Wrong Doors Systems (ADRC/NWD)

What are Medicare Saving Programs?

Medicare Savings Program (MSP's) are Medicaid-Administered programs for people with Medicare who have limited income and resources

These may help for

- ◆ Medicare Part A Premiums (if applicable)
- ◆ Medicare Part B Premiums
- ◆ Deductibles, Copayments, and Coinsurance

- ◆ **Qualified Medicare Beneficiary (QMB):** Covers Medicare Part A and Part B premiums, as well as deductibles, copayments, and coinsurance. Providers cannot bill you for Medicare-covered services.
- ◆ **Specified Low-Income Medicare Beneficiary (SLMB):** Covers Medicare Part B premium only for individuals who meet income requirements.
- ◆ **Qualifying Individual (QI):** Covers Medicare Part B premium only. This program is limited and available on a first-come, first-served basis each year. Individuals must reapply annually to continue receiving benefits. Only available for people who don't qualify for any other Medicaid coverage or benefits.
- ◆ **Qualified Disabled & Working Individual (QDWI):** Covers Part A Premium only if you qualify by having a disability, are working, or lost your Social Security disability benefits and Medicare premium-free Part A because you returned to work. Applies to certain disabled individuals under 65.

What is Low-Income Subsidy (LIS)/Extra Help?

Administered by the Social Security Administration, this program helps lower Medicare Part D Costs meeting certain income and resource eligibility requirements including:

- ◆ Out-of-pocket costs for premiums
- ◆ Deductibles
- ◆ Prescription drugs

Automatic Extra Help
Individuals enrolled in a Medicare Saving Program automatically qualify for the LIS/Extra Help for Part D prescription drug coverage