



Improving Medicare Access and Affordability:

MIPPA and the Role of I&R Specialists

Brandy Bauer, NCOA

Erin White, NASUAD

July 17, 2014

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Improving Medicare Affordability:

1. What is MIPPA?
2. What are the Medicare low-income subsidies?
 - Medicare overview
 - Medicare Savings Programs
 - Medicare Part D Extra Help program
3. What does this have to do with I&R anyway?

Improving Medicare Affordability:

1. What is MIPPA?

Improving Medicare Affordability:

MIPPA: Medicare Improvements for Patients and Providers Act

Enacted by Congress in
2008

Goal:
Strengthen Medicare
for low-income
beneficiaries by
educating and enrolling
more people for
Medicare subsidies

Improving Medicare Affordability:

HOW MIPPA WORKS:



MIPPA 1, 2, 3 & 4

- First round of MIPPA funding (MIPPA 1) disbursed in 2009
- All states are allocated funding based on a formula that takes into account each state's Medicare population
- 3 separate funding streams (“priority areas”) for SHIPs, AAAs, ADRCs, but states must submit one cohesive plan
 - States not required to submit for each priority area
- Delaware, North Dakota, Wyoming did not participate

MIPPA 1, 2, 3 & 4

- Passage of the Affordable Care Act in 2010 provided additional funding for MIPPA (MIPPA 2) through mid-2012
- SHIPs, AAAs, & ADRCs also asked to promote new free preventive services under Medicare, such as Annual Wellness Visit
- Florida, Mississippi, North Dakota did not participate

MIPPA 1, 2, 3 & 4

- American Taxpayer Relief Act passed in January 2013 reauthorized MIPPA funding (MIPPA 3)
- Florida, Hawaii, North Dakota did not participate
- One year gap in funding between end of MIPPA 2 and start of MIPPA 3 (Sept. 30, 2013)

MIPPA 1, 2, 3 & 4

- Protecting Access to Medicare Act of 2014 appropriated additional MIPPA funding (MIPPA 4)
- Funding for MIPPA 4 likely renewable for up to 3 years; state plans are due August 4
- See <https://federalregister.gov/a/2014-15149> for more information

MIPPA Successes To Date

APPLICATION TYPE	2009 (Jun-Dec)	2010 (Jan-Dec)	2011 (Jan-Dec)	2012 (Jan-Sept)	2013-14 (Oct-Mar)	Total	TOTAL VALUE OF BENEFITS
LIS applications	46,328	116,816	123,594	73,764	46,167	409,669	\$1,622,075,200
MSP applications	31,594	87,589	112,005	99,232	49,437	379,857	\$573,764,214
TOTAL	77,922	204,405	235,599	172,996	95,604	1,199,195	\$2,195,839,414

MIPPA Findings

- Every \$1 in MIPPA grant money has generated \$19 worth of benefits for a low-income person with Medicare
- MIPPA has helped “close the gap” among those eligible for these programs but not receiving them, especially aging populations
- Yet individuals isolated by geography, language, and disability remain underserved

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- Medicare Overview**
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Medicare: Remembering the Basics

- Available to qualified U.S. residents or citizens:
 - Age 65+; or
 - Under retirement age and disabled, after they have received SSDI for at least 2 years

Medicare Part	Costs
Part A (“Hospital Insurance”)	Premium is free if worked and paid taxes at least 40 quarters (if not, up to \$426/mth); cost-sharing for hospital stays (\$1,216 deductible)
Part B (“Outpatient Insurance”)	Premium:\$104.90/mth; Deductible: \$147/yr; 20% coinsurance
Part C (“Medicare Advantage”)	Private plan coverage; pricing varies; may have plan premium in addition to Part B premium
Part D (Prescription Drug Plan)	Pricing varies by plan & prescriptions

Improving Medicare Affordability:

Medicare Savings Programs (MSPs)

Administered by State Medicaid agencies	Help pay Medicare Part B premiums	Include the following programs: <ul style="list-style-type: none">--Qualified Disabled and Working Individual (QDWI)--Qualified Medicare Beneficiary (QMB)--Specified Low-Income Medicare Beneficiary (SLMB)--Qualifying Individual (QI)
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Improving Medicare Affordability:

MSPs - Eligibility

	INCOME LIMITS (monthly)		ASSET LIMITS		Pays for:
	Single	Couple	Single	Couple	
QDWI	\$3,955	\$5,309	\$4,000	\$6,000	Part A premium
QI-1	\$1,313	\$1,770	\$7,160	\$10,750	Part B premium
SLMB	\$1,167	\$1,573	\$7,160	\$10,750	Part B premium
QMB	\$973	\$1,313	\$7,160	\$10,750	Part A (if applicable) and B premiums, deductibles, coinsurances or co-pays

- Applicants must be enrolled in Medicare Part A and meet income and asset guidelines. Income/asset rules vary by state.

Improving Medicare Affordability:

How to Apply for MSP

- Apply through State Medicaid office
 - Some applications are online; many are print only
 - Applications and questions vary by state; some are multi-program (including full Medicaid, Food Stamps, etc.)
 - People who apply for Extra Help (see next slide) can check a box to have Social Security send information to their state Medicaid office to start an MSP application
- Need help? Talk to your local MIPPA grantee office (SHIPs, AAAs, ADRCs)

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

- Administered by Social Security
- Help pay for Part D prescription drug costs
- Anyone with Medicare who also receives one of the following will automatically be enrolled in LIS:
 - Medicaid (dual eligibles)
 - Supplemental Security Income (SSI)
 - Medicare Savings Program (MSP)
- Full or partial coverage
- People with Extra Help do not fall into the Part D coverage gap or “donut hole”

Improving Medicare Affordability: Extra Help Eligibility and Coverage

	Income		Resources		You get:
	Single	Couple	Single	Couple	
Full LIS	\$1,313	\$1,770	\$8,660	\$13,750	\$0 premium/deductible; co-pays: \$1.20 - 2.55 generic, \$3.60 - \$6.35 brand-name; no co-pay after reaching \$4,550 out-of-pocket threshold
Partial LIS	\$1,459	\$1,966	\$13,440	\$26,860	Income-based premium; \$63 and under deductible; co-pays: 15% coinsurance or plan co-pay, \$2.55 generic and \$6.35 brand-name or 5% of drug cost (whichever greater), after \$4,550 in total out-of-pocket costs

Improving Medicare Affordability:

How to Apply for LIS/Extra Help

- Apply through Social Security
 - Online at www.socialsecurity.gov/extrahelp
 - Online through www.BenefitsCheckUp.org (also looks for other benefits a person may be eligible for)
 - Call 1-800-772-1213 (TTY 1-800-325-0778) to apply over the phone or request an application
 - Visit local Social Security office
- Need help? Talk to your local MIPPA grantee office (SHIPs, AAAs, ADRCs)

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Improving Medicare Affordability: Relevance to I&R Specialists

Broadening Outreach through Education



Improving Medicare Affordability: Relevance to I&R Specialists

Connecting People and Services



Improving Medicare Affordability: The Role of I&R Specialists

- Important to know these two subsidies are available to reduce Medicare costs for low-income beneficiaries
- Important to look for signs indicating a consumer's Medicare benefits should be reviewed
- Important to know where to refer consumers for additional information and enrollment assistance

Improving Medicare Affordability: Key Screening Notes for I&R Specialists

Medicare Status

Marital Status

Income

Assets

Improving Medicare Affordability: Resources for I&R Specialists

Medicare Rights Center

www.medicarerights.org

(800) 333-4114

Medicare Interactive

www.medicareinteractive.org

Improving Medicare Affordability: Resources for I&R Specialists

NCOA Center for Benefits Access

www.centerforbenefits.org

centerforbenefits@ncoa.org

BenefitsCheckUp®

www.benefitscheckup.org

Improving Medicare Affordability: Resources for I&R Specialists

Local State Health Insurance Assistance Programs (SHIP)

The National SHIP Resource Center

www.shiptalk.org

Improving Medicare Affordability: Resources for I&R Specialists

Additional National Resources

www.medicare.gov

www.cms.gov

Improving Medicare Affordability: The Big Picture





For more information, please visit: www.nasuad.org

Or call us at: **202-898-2583**