

Keeping Medicare Affordable in South Carolina

Every day, the [Medicare Improvements for Patients and Providers Act](#) (MIPPA) helps people with Medicare afford their prescriptions, premiums, and doctor visits.

Who MIPPA Helps in South Carolina

42,104 Medicare beneficiaries connected to benefits¹

364,267 Medicare beneficiaries living at or below \$23,475 (150% of the federal poverty level)



Mr. Neal's Story

Mr. Neal lives with his wife and teenage grandson. He was seeking food assistance for the family since he and his wife are on a fixed income. A benefits counselor screened Mr. Neal and his family, and together they applied for food benefits. The family was approved, and Mr. Neal said the additional food assistance allowed him to catch up on pressing monthly bills.

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

¹ Data from 10/1/24 to 9/30/25 from SHIP Tracking and Reporting System and BenefitsCheckUp.

Government Savings

Research shows that having prescription drug coverage through Medicare Part D could reduce hospitalization rates by 7%². With an average Medicare hospital stay costing \$14,700³, connecting individuals to prescription drug coverage could create significant health care savings for the federal government.

Individual Savings

In 2025, MIPPA saved individuals \$8,400 annually in out-of-pocket health care costs. With the average monthly Social Security payment at \$1,996 in South Carolina⁴, MIPPA can significantly improve older adults' budgets.

MIPPA Funding for South Carolina

Each year, MIPPA provides \$861,523 in funding to state and area agencies on aging (AAAs) and local nonprofit organizations.

How MIPPA is Delivered in South Carolina

- [State Health Insurance Assistance Program \(SHIP\)](#)
- 10 [Area Agencies on Aging](#)
- 1 [Benefits Enrollment Center](#)
- 1 [American Indian Tribe or Tribal Organization](#)



**Benefits
CheckUp®**

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

BenefitsCheckUp.org

800-794-6559

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

² 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.

³ 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.

⁴ Social Security Administration, Master Beneficiary Record, 100 percent data; and U.S. Postal Service geographic data.