

Keeping Medicare Affordable in Alabama

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 Alabama

101,919 Medicare beneficiaries connected to benefits¹

382,956 Medicare beneficiaries living at or below \$23,475 (150% of the federal poverty level)



Evelyn's Story

Evelyn, 81, had recently lost her daughter in a car accident. In addition to experiencing profound grief, she was facing a financial crisis. Her daughter had supported her for many years, supplementing the \$9,600 per year she received in Social Security. Her daughter had paid her Medicare supplemental insurance and Part D plan. Working with a benefits counselor, Evelyn discovered she was eligible for multiple programs, including Medicare Savings Programs, Medicare Part D Extra Help, and more. In the end, Evelyn saved over \$16,000 thanks to these programs, more than double her annual income.

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 \$1,920 in Alabama⁴, MIPPA can significantly improve older adults' budgets.

MIPPA Funding for Alabama

Each year, MIPPA provides \$1,202,108 in funding to state and area agencies on aging (AAAs) and local nonprofit organizations.

How MIPPA is Delivered in Alabama

- [Alabama State Health Insurance Assistance Program \(SHIP\)](#)
- 13 [Area Agencies on Aging](#)
- 1 [Benefits Enrollment Center](#)



**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

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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.