

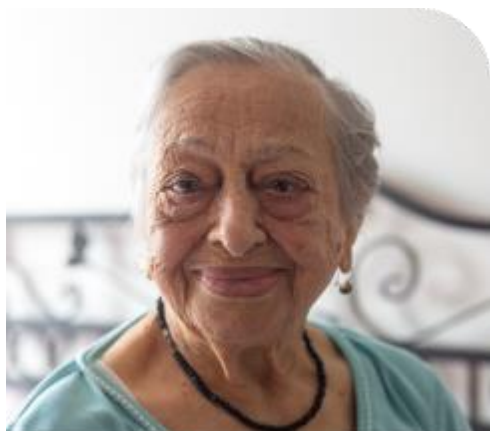
Keeping Medicare Affordable in New Jersey

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 New Jersey

47,851 Medicare beneficiaries connected to benefits¹

471,304 Medicare beneficiaries living at or below \$23,475 (150% of the federal poverty level)



Ms. Corpa's Story

Ms. Corpa's medical conditions had made her prescription costs increasingly burdensome. At the time, Ms. Corpa was covered by Medicare, which provided 80% coverage for hospital and medical expenses. But her prescription medications were covered by a supplemental insurance plan that had become financially challenging to maintain. After conducting a thorough screening, a benefits counselor determined that Ms. Corpa qualified for Medicaid based on her income. Now, she has the benefits to afford her health care.

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 \$2,190 in New Jersey⁴, MIPPA can significantly improve older adults' budgets.

MIPPA Funding for New Jersey

Each year, MIPPA provides \$1,197,849 in funding to state and area agencies on aging (AAAs) and local nonprofit organizations.

How MIPPA is Delivered in New Jersey

- [State Health Insurance Assistance Program \(SHIP\)](#)
- [21 Area Agencies on Aging](#)
- [2 Benefits Enrollment Centers](#)



**Benefits
CheckUp.**

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

[BenefitsCheckUp.org](https://www.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.