

Keeping Medicare Affordable in Rhode Island

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 Rhode Island

14,455 Medicare beneficiaries connected to benefits¹

73,693 Medicare beneficiaries living at or below \$23,475 (150% of the federal poverty level)



Lexamarie's Story

Lexamarie is a disabled single mom of two who has been on Medicare since 2025. She requested help because she has health concerns and needs additional medical coverage. Her children are covered under Medicaid. After screening Lexamarie, the benefits counselor helped her complete an online Medicaid application. Due to having a household size of three and a low income, she was eligible for a special Medicaid program that gives her the coverage she needs.

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 \$2,050 in Rhode Island⁴, MIPPA can significantly improve older adults' budgets.

MIPPA Funding for Rhode Island

Each year, MIPPA provides \$288,080 in funding to state and area agencies on aging (AAAs) and local nonprofit organizations.

How MIPPA is Delivered in Rhode Island

- [Senior Health Insurance Program \(SHIP\)](#)
- 1 [Aging and Disability Resource Center](#)
- 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](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.