

Keeping Medicare Affordable in New Mexico

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 Mexico

43,462 Medicare beneficiaries connected to benefits¹

153,608 Medicare beneficiaries living at or below \$23,475 (150% of the federal poverty level)



Yvonne's Story

At 92, Yvonne had to make a difficult life transition. After two decades of teaching piano in Albuquerque, she relocated to Philadelphia to be closer to family. But she found herself isolated without the care she had anticipated. She decided to return to Albuquerque but discovered that the city's rising housing costs made it difficult to live on her fixed income. A benefits counselor helped her get affordable senior housing and the Medicare Savings Program, freeing up crucial funds each month. Today, Yvonne has reclaimed her independence and enjoys her passion for music and art.

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 \$1,865 in New Mexico⁴, MIPPA can significantly improve older adults' budgets.

MIPPA Funding for New Mexico

Each year, MIPPA provides \$579,391 in funding to state and area agencies on aging (AAAs) and local nonprofit organizations.

How MIPPA is Delivered in New Mexico

- [State Health Insurance Assistance Program \(SHIP\)](#)
- 4 [Area Agencies on Aging](#)
- 1 [Benefits Enrollment Center](#)
- 10 [American Indian Tribes and Tribal Organizations](#)



**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.