



Increasing Eligible Older Adult Participation in Medicare Savings Program (MSP) Benefits

The 2023 National Council on Aging (NCOA) [Benefits Participation Map](#) data revealed that nationally, over 5.8 million older adults are eligible for but not enrolled in Medicare Savings Programs (MSP). These individuals are missing out on an average of \$2,435 MSP benefits each year (\$203 per month) in 2026. The data also showed that there are wide variations among counties within some states.

In June 2025, NCOA launched a study, conducted in partnership with Social Policy Research Associates (SPR), to better understand the factors that influence county-level participation rates in key public benefits programs. The study focused on ten counties across five states (California, Missouri, New York, Texas, and Washington) and included one high-participation county and a geographically adjacent low-participation county in each state. Below are key insights from the five high-MSP participation rate counties.

ABOUT THE STUDY

The County Participation Rate Study aimed to better understand why older adult participation rates in Medicare Savings Program (MSP), Supplemental Nutrition Assistance Program (SNAP), and Supplemental Security Income (SSI) vary dramatically between counties within the same state. The goal was to identify factors that create enabling environments for older adults to access needed public benefits and reduce barriers to their uptake. The study relied on qualitative data gathered through interviews and listening sessions, as well as a review of the Benefits Participation Map and publicly available datasets.

CHANGES IN MSP PARTICIPATION RATES

The comparison of 2018 and 2023 data from the NCOA Benefits Participation Map provides a unique snapshot of changes in MSP benefits participation at county, state, and national levels. Below, we provide a side-by-side view of the two data snapshots and provide some key explanatory information about policy changes that may have impacted MSP participation. **Table 1** shows 2018 and 2023 MSP participation rates across the five study states and **Table 2** shows these rates across the five high-participation rate counties.

Table 1. State MSP Participation Rates, 2018 and 2023¹

	2018	2023
National	46.4%	49.1%
California (CA)	60.5%	67.9%
Missouri (MO)	33.4%	34.8%
New York (NY)	47.2%	56.7%
Texas (TX)	43.9%	43.7%
Washington (WA)	64.5%	49.5%

Table 2. MSP Participation Rates for High-Participation Rate Counties, 2018 and 2023

	2018	2023
National	46.4%	49.1%
San Francisco County, CA	88.1%	85.7%
St. Louis County, MO	28.8%	33.2%
New York City, NY	62.6%	65.3%
Duval County, TX	100.0%	76.5%
Clark County, WA	92.0%	48.9%

Between 2018 and 2023, the national MSP participation rate increased by almost 3 percentage points, while state level MSP participation rate trends were more mixed. Three states' participation rates increased, while Texas' remained essentially unchanged and Washington's actually decreased.

These differences likely reflect state policy implementation (e.g., Medicaid expansion, changes in implementation and unwinding of COVID-19 pandemic rules). Overall, the increases were modest, although New York experienced a more significant increase, which could be related to policy changes the state implemented during this period. In particular, New York State's 2022 state budget expanded income eligibility for MSPs, resulting in 300,000 additional New Yorkers eligible for MSPs as of January 2023².

The decrease in Washington likely reflects a January 2023 policy change. The state eliminated the asset test for MSPs,³ which significantly increased the number of those eligible for MSP in the calculation of participation rates. However, because it takes time to build the infrastructure needed to conduct outreach and similar policies to increase enrollment, it increased at a slower pace than the overall increase in the number of eligible older adults, resulting in a lower participation rate. We expect this phenomenon to be temporary.

¹ National Council on Aging. (2026). Benefits enrollment performance map. National Council on Aging. <https://www.ncoa.org/benefits-participation-map/>

² Florez, G. et al. 2023. Medicare Rights Center. <https://www.medicarerights.org/policy-documents/increasing-access-to-medicare-savings-programs>

³ <https://app.leg.wa.gov/documents/Laws/WSRPDF/2022/21/22-21-048.pdf>

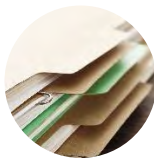
EFFECTIVE OUTREACH AND ENGAGEMENT STRATEGIES

Across and within states, counties with higher participation of older adults in benefit programs consistently displayed four strategies and outreach characteristics: local agency collaboration, effective implementation of state policies, strong engagement with community-based organizations, and local funding support.



LOCAL AGENCY COLLABORATION. Local coordination across program administrators (e.g., county departments, community-based organizations (CBOs), Area Agencies on Aging (AAA)) helps support older adults' benefits access by building trust at the staff and participant level, addressing issues in application processing, and ensuring that efforts are not duplicated.

On the Ground: In New York City, New York, regular meetings of collaborating organizations help ensure coordination of services. For example, a quarterly, virtual meeting that includes CBOs, the New York Department of Health, the Social Security Administration, and CMS discusses MSP enrollment and how related systems are working together.



EFFECTIVE IMPLEMENTATION OF STATE POLICIES. While states' policies to promote enrollment in benefit programs vary, counties with higher participation rates are characterized by strong implementation of state policies to ensure staff and partners at the local level understand and can implement them.

On the Ground: In Clark County, Washington, integrated application systems increase enrollment efficiency. The Washington Connections portal allows applicants to apply for multiple benefits simultaneously, reducing duplication and confusion. Staff screen every call for MSP eligibility and encourage people to apply even if they are near the income cutoff.



STRONG CBO ENGAGEMENT. Building close partnerships with trusted community organizations helps to improve older adult benefits participation by offering culturally competent, neighborhood-based access to services.

On the Ground: In St. Louis County, Missouri, where seniors engage with a wide variety of CBOs, libraries, and faith-based groups, outreach efforts are well positioned to build trust and normalize benefit enrollment. Further, the extensive network of community-based hubs and familiarity with public programs make it easier to counter misconceptions about benefit programs.



FUNDING. Philanthropy and public agencies play a vital role in funding local CBOs and nonprofits to deliver culturally responsive services and innovative outreach strategies. This funding can help to bolster staff capacity for outreach and enrollment activities.

On the Ground: In San Francisco County, California, the Dignity Fund supports the piloting and expansion of innovative programs and supports the testing and scaling of effective outreach strategies. The Dignity Fund is a San Francisco voter-approved measure (passed in 2016) that allocates set-aside funding from the city's general fund to support aging and disability services.