

Keeping Medicare Affordable in North Dakota

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 North Dakota

5,845 Medicare beneficiaries connected to benefits¹

34,265 Medicare beneficiaries living at or below \$23,475 (150% of the federal poverty level)



Carol's Story

Carol, 81, has chronic obstructive pulmonary disease, and her medications cost \$2,200 a month. With an income of just \$900, she couldn't afford her prescriptions, oxygen tank, rent, food, and electric bill. A benefits counselor discovered Carol qualified for the Medicare Part D Low-Income Subsidy. Within a month, Carol was paying just \$9 for a 90-day supply of medication. With the savings, Carol could pay her daily expenses and even afford new eyeglasses.

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 \$1,929 in North Dakota⁴, MIPPA can significantly improve older adults' budgets.

MIPPA Funding for North Dakota

Each year, MIPPA provides \$134,473 in funding to state and area agencies on aging (AAAs) and local nonprofit organizations.

How MIPPA is Delivered in North Dakota

- [State Health Insurance Assistance Program \(SHIP\)](#)
- 1 [Aging and Disability Resource Center](#)
- 5 [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

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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.