

## Keeping Medicare Affordable in Delaware

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 Delaware

**14,912** Medicare beneficiaries connected to benefits

**51,633** Medicare beneficiaries living at or below \$22,500  
(150% of the federal poverty level)



#### Noah's Story

Noah, a triple bypass patient, was experiencing high prescription drug costs—approximately \$600 per month for just two of his 13 medications. A benefits counselor screened him for Medicaid eligibility and helped him complete an application for the Medicare Savings Program and Extra Help. Within 30 days, Noah was approved for the Qualified Medicare Beneficiary (QMB) program and Medicaid began paying for his Medicare Part B premium and 20% coinsurance. He also qualifies for prescription drug coverage, and his monthly cost is an affordable \$50 per month.

### 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

## Potential Medicare Savings through MIPPA

One of the main components of MIPPA is to connect eligible Medicare Beneficiaries to programs to help them afford prescription drugs through Medicare Part D. Research shows that having prescription drug coverage through Medicare Part D could reduce hospitalization rates by 7%.<sup>1</sup> With an average Medicare hospital stay costing \$14,700,<sup>2</sup> connecting individuals to prescription drug coverage could create significant health care savings for both the patient and the government.

## How MIPPA is Delivered in Delaware

- [State Health Insurance Assistance Program](#)
- [Division of Services for Aging and Adults](#)  
[with Physical Disabilities](#)  
[Delaware Aging and Disability Resource Center](#)

### Learn More



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

800-794-6559

**nc**  
**oe**  
national council  
on aging.

**Benefits  
CheckUp.**

### How to Access Benefits Online

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

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\* Data from 10/1/23 to 9/30/24 from SHIP Tracking and Reporting System and BenefitsCheckUp

<sup>1</sup> 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.

<sup>2</sup> 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.