



National Council on Aging

# Reducing Under-enrollment in Indian Country: Unlocking Key Benefits That Help Pay for Medicare

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# About NCOA



## Who We Are:

NCOA is the national voice for every American's right to age well

## Our Vision:

A just and caring society in which each of us, as we age, lives with dignity, purpose, and security



# NCOA's Center for Benefits Access

- Funded through cooperative agreement with ACL
- Help low-income Medicare beneficiaries access benefits through community & online solutions
- MIPPA Resource Center (see next slide)
- BenefitsCheckUp<sup>®</sup> online screening tool
- Support network of community organizations and state agencies serving as Benefits Enrollment Centers (BECs)

# What's MIPPA?

- *Medicare Improvements for Patients and Providers Act* (MIPPA) enacted by Congress in 2008. MIPPA funded
  - State Health Insurance Assistance Programs (SHIPs)
  - Area Agencies on Aging (AAAs)
  - Aging and Disability Resource Centers (ADRCs)
  - Title VI Tribal entities
  - National Center for Benefits Outreach and Enrollment (NCOA's Center for Benefits Access)
- Purpose
  - Outreach & enrollment of low-income Medicare beneficiaries into the Part D Low Income Subsidy (LIS/Extra Help) and Medicare Savings Programs (MSPs)
  - Promote Medicare's preventive services

# A Profile of Elder Economic Security

- Debt among older adults has grown significantly in past decade
  - Medical costs are major source of debt
    - Only 28% of older Indians rate their health as excellent/very good; many have multiple chronic conditions
- 25 million adults aged 60+ have incomes below 250% FPL (<\$29,700)
  - Indian elders have higher rates of poverty compared to general senior populations (17.5% vs. 9.5%)
  - On average, those drawing Social Security earn \$1,000 less in benefits each year compared to non-Indian population



# Extra Help/Part D Low Income Subsidy (LIS)

- Administered by Social Security Administration and Medicare
- Helps pay Medicare Part D (drug plan) costs for people with limited income/resources (income below 150% FPL)
- People pay between \$1.25 and \$8.35 for drugs at pharmacy
- Eliminates the drug coverage gap (“donut hole”)
- No late enrollment penalties
- Annual value of the benefit estimated at \$4,000



# Medicare Savings Programs (MSPs)

- Financed by Medicaid; help pay Medicare premiums and cost-sharing for those with low income/resources
  - Three programs: QMB, SLMB, QI
  - Apply through Medicaid office
- Qualify with income up to 135% Federal poverty level
  - Several states have more generous income thresholds
- Important notes:
  - No Medicare late enrollment penalties for those who get MSPs
  - People who qualify for QMB get Part A premium paid
    - Helpful for those who don't have work/tax history
- Annual value of the benefit estimated at \$1,608

# What does not count as income & resources?



- House you live in
- Car you drive
- Furniture and household items
- Housing, food, energy benefits
- \$1,500 set aside for funeral costs
- Land held in trust by the U.S. for an individual or Tribe
- Funds held in trust by the Secretary of the Interior for a Tribe and distributed per capita to members of the Tribe
- Up to \$2,000 per year received by a Native American/Alaska/Hawaiian Native that is derived from individual interests in trusts or restricted lands
- Payments to members of specific Tribes as provided by federal legislation

# MIPPA Successes to Date

- Benefits applications submitted by MIPPA grantees & their value

	2009 (JUN- DEC)	2010 (JAN- DEC)	2011 (JAN- DEC)	2012* (JAN- SEPT)	2014 (JAN- DEC)	2015 (JAN- DEC)	2016 (JAN-DEC)	2017 (JAN- DEC)	Application Total	Value of Benefits
<b>MSP</b>	31,594	84,559	108,998	99,232	107,146	118,875	119,074	120,032	<b>789,510</b>	<b>\$1.51 B</b>
<b>LIS</b>	46,028	111,249	120,874	73,004	94,526	102,046	91,962	123,189	<b>762,878</b>	<b>\$3.54 B</b>
<b>Total</b>	77,622	195,808	229,872	172,236	201,672	220,921	211,036	243,221	<b>1,552,388</b>	<b>\$5.05 B</b>

# Connecting to Benefits: BenefitsCheckUp®

[www.BenefitsCheckUp.org](http://www.BenefitsCheckUp.org)

- Free online screening tool with 2,500+ public and private benefits
- Direct data bridge to Social Security for Extra Help application

The screenshot shows the homepage of BenefitsCheckUp.org. At the top left are the logos for BenefitsCheckUp and the National Council on Aging (ncoa). A purple button labeled "Sign Up for News" is in the top right. Below the logos is a "Disaster Relief" notice. A navigation menu includes "Home", "Find My Benefits", "About Us", "Sponsors", and "Resources". A main banner features the text "There are over 2,500 benefit programs available nationwide. Find out what benefits may be available in your area." Below this is a search bar for "Enter Your Zip Code" and a "Get Started" button. To the right is a testimonial from Caroline, Chicago, IL, with a circular photo of her. At the bottom, a grey bar states "Join the 6,905,898 people who have discovered \$25.5 billion in benefits".

# Connecting to Benefits: Benefits Enrollment Center (BECs)

- 69 BECs in 36 States
- Provide seamless systems of outreach, enrollment, and follow-up into:
  - Part D LIS/Extra Help
  - Medicare Savings Programs (MSPs)
  - Medicaid
  - Supplemental Nutrition Assistance Program (SNAP)
  - Low Income Home Energy Assistance Program (LIHEAP)
  - Other benefits



# Connecting Older Indians to Benefits

- NCOA is happy to facilitate introductions to our BECs and state MIPPA leads at SHIPs, AAAs, ADRCs if you would like to connect with them
- We can also provide further training on how to use BenefitsCheckUp<sup>®</sup>





# **Clarissa A. Durán**

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**Senior Care Services &  
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Health and Human Services Department  
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# WHO WE SERVE



**Older Adults**



**Disabled Adults**



**Community  
Via  
Outreach**

# HOW WE SERVE



**Government  
Funded  
Program  
Enrollments**



**Privately  
Funded  
Programs**



**Case  
Management**

# HOW WE CONNECT



**Listening  
Sessions  
at Senior  
Centers**



**Working  
with IHS  
Staff**



**Attending  
Health  
Council  
Meetings**

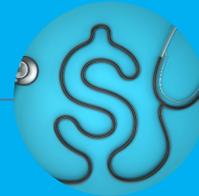
# RESULTS



**729**  
**Enrollments**  
**in Public**  
**Benefits**



**1.65 Program**  
**Enrollments**  
**per Person**



**\$7.1M**  
**Benefits**  
**Brought Into**  
**Tri-County**  
**Area**

# MORE RESULTS



**Increased  
Access to  
In-Home  
Healthcare**



**Created  
Jobs in  
In-Home  
Healthcare**



**Expanded  
Adult Day  
Care  
Capacity**

# BEC VISION FOR THE FUTURE



Expand  
Relationship  
with Eight  
Northern  
Pueblos



Include Native  
Elders in Senior  
Advisory  
Committee



Wraparound  
Services for  
Grandparents  
Raising  
Grandchildren

# Contact information

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# Thoughts? Questions?

