



December 4, 2024

The Honorable Mike Johnson
Speaker of the House
U.S. House of Representatives
Washington, DC 20515

The Honorable Hakeem Jeffries
House Minority Leader
U.S. House of Representatives
Washington, D.C. 20515

The Honorable Chuck Schumer
Senate Majority Leader
U.S. Senate
Washington, DC 20510

The Honorable Mitch McConnell
Senate Minority Leader
U.S. Senate
Washington, D.C. 20510

Dear Speaker Johnson, Leader Schumer, Leader McConnell, and Leader Jeffries:

The 95 national organizations listed below urge that continued funding for Medicare low-income outreach and enrollment efforts be included in the Lame Duck funding and extenders package. Failure to extend the program by December 31 would seriously impair the ability of low-income beneficiaries to receive financial assistance they are eligible for that enables them to afford needed care. Federal outreach and enrollment activities, originally authorized under the 2008 Medicare Improvements for Patients and Providers Act (MIPPA), enable our nation's most vulnerable, low-income beneficiaries—many of whom are dually eligible for both Medicare and Medicaid—to access financial assistance for prescription drug coverage, Medicare premiums, and cost-sharing.

Over the past 16 years, the program has been extended 12 times with bipartisan support, and current annual funding is a relatively modest \$50 million. It was most recently extended in Section 302 of H.R. 4366—the Consolidated Appropriations Act. However, that funding will expire at the end of this year.

This critical federal investment is shared among Medicare State Health Insurance Assistance Programs (SHIPs), Area Agencies on Aging, Aging and Disability Resource Centers, and a National Center on Benefits Outreach and Enrollment (Center). In addition to providing technical assistance to these agencies, the Center offers competitive grants of up to \$240,000 each, which have created 87 state and local Benefits Enrollment Centers in 38 states that develop effective, person-centered strategies, and support a national Benefits Helpline call center.

Low-income older adults and people with disabilities living on fixed incomes are often forced to make difficult trade-offs—like cutting back on necessary medications and doctor visits in order to afford basic living necessities—to the detriment of their health and well-being. Single beneficiaries eligible for assistance generally have annual incomes below 150% of the federal poverty level (\$22,830) and non-housing assets of less than \$15,720. Without the assistance under the Medicare Savings Programs (MSPs) and the Part D Low-Income Subsidy (LIS/Extra Help) programs, millions of Medicare beneficiaries simply could not afford the care they need as out-of-pocket health costs continue to rise.

The funding is particularly important for reaching Medicare beneficiaries in rural and underserved communities, as well as to respond to the growing need for Medicare low-income assistance. There are an estimated 10,000 Americans turning 65 every day, and older adults are facing increasing debt, significant and growing retiree savings shortfalls, and difficulties making ends meet.

Funding has also been critical in assisting with eligibility renewals since continuous enrollment during the pandemic expired for Medicare-Medicaid dual eligibles.

Program funding offers a significant return on investment in local communities. Assisting low-income beneficiaries to receive the extra help they are eligible for enables them to spend extra dollars at local pharmacies, grocery stores, and for home maintenance, which has a multiplier effect on the economy.

This federal investment works. The program has been successful in providing assistance to millions of low-income beneficiaries and their families. In the past two years alone, the network has connected 9.3 million low-income Medicare beneficiaries to these benefits programs. It has also helped increase the number of low-income Medicare beneficiaries enrolled in the MSPs from 6.4 million in 2008 to 12.2 million in June 2022.

Despite this progress, too many low-income beneficiaries who are eligible are still not receiving needed assistance. For example, according to a CMS estimate, up to 3 million seniors and people with disabilities could benefit from the Extra Help program now but are not currently enrolled.

The program has broad bipartisan support. In a survey NCOA conducted earlier this year, 94% of women supported strengthening Medicare efforts to help low-income older adults sign up for benefits they are eligible for but not currently receiving.

Improving Medicare outreach and enrollment will help to address health disparities in Medicare. Together, Black and Hispanic beneficiaries account for 18% of the total Medicare population, but 40% of the dually eligible population.

Again, we urge you to extend this vital, low-cost program in the Lame Duck funding and extenders package in order to maintain and improve the health and financial well-being of Medicare's most vulnerable beneficiaries.

If you have any questions, please contact Daniel Wilson at daniel.wilson@ncoa.org.

Sincerely,



Ramsey Alwin
President and CEO
National Council on Aging

- AARP
- Access Ready Inc.
- ADAPT National
- ADvancing States
- AFL-CIO
- Aging Life Care Association
- AiArthritis
- Allergy & Asthma Network
- Alliance for Aging Research
- Alliance for Retired Americans
- Allies for Independence

- ALS Association
- AMDA - The Society for Post Acute and Long-Term Care Medicine
- American Association on Health and Disability
- American Cancer Society Cancer Action Network
- American Geriatrics Society
- American Kidney Fund
- American Lung Association
- Arthritis Foundation
- American Society of Consultant Pharmacists (ASCP)
- Asian & Pacific Islander American Health Forum
- Autistic People of Color Fund
- Autistic Self Advocacy Network
- Autistic Women & Nonbinary Network
- Blue Future
- Care in Action
- Caring Across Generations
- Center for Medicare Advocacy
- Coalition of Skin Diseases
- Coalition on Human Needs
- Color of Crohn's and Chronic Illness
- Community Catalyst
- Compassion & Choices
- Disability Policy Consortium
- Disability Rights Education and Defense Fund (DREDF)
- Diverse Elders Coalition
- Futures Without Violence
- GO2 for Lung Cancer
- Health Care Voices
- HealthyWomen
- HIV Medicine Association
- Huntington's Disease Society of America
- International Myeloma Foundation
- Justice in Aging
- Lakeshore Foundation
- LeadingAge
- Lupus and Allied Diseases Association, Inc.
- Lupus Foundation of America
- Meals on Wheels America
- Medicare Rights Center
- Mental Health America
- Muscular Dystrophy Association
- National Academy of Elder Law Attorneys (NAELA)
- National Adult Day Services Association (NADSA)
- National Alliance for Caregiving
- National Alliance on Mental Illness
- National Association for Home Care and Hospice
- National Association of Councils on Developmental Disabilities
- National Association of Nutrition and Aging Services Programs (NANASP)
- National Association of Social Workers (NASW)
- National Association of State Long Term Care Ombudsman Programs (NASOP)

- National Caucus and Center on Black Aging (NCBA)
- National Committee to Preserve Social Security and Medicare
- National Community Action Partnership
- National Consumer Voice for Quality Long-Term Care
- National Council on Aging
- National Council on Independent Living
- National Disability Institute
- National Disability Rights Network (NDRN)
- National Domestic Workers Alliance
- National Down Syndrome Congress
- National Eczema Association
- National Health Council
- National Health Law Program
- National Indian Council on Aging, Inc.
- National Kidney Foundation
- National Multiple Sclerosis Society
- National Psoriasis Foundation
- Network of Jewish Human Service Agencies
- New Disabled South
- Patient Access Network (PAN) Foundation
- PHI
- Public Advocacy for Kids (PAK)
- Service Employees International Union
- SKIL Resource Center, Inc.
- The Arc of the United States
- The Assistance Fund
- The Gerontological Society of America
- The Headache & Migraine Policy Forum
- The Jewish Federations of North America
- The Leukemia & Lymphoma Society
- Triage Cancer
- Tourette Association of America
- USAging
- Well Spouse Association
- WISER