

LOUISIANA

785,877 adults aged 60+ • 25.3% live at or near poverty

Millions of low-income older Americans struggle to pay their prescription, health care, food, and energy costs. The Medicare Improvements for Patients and Providers Act (MIPPA) of 2008 has been instrumental in helping these disadvantaged seniors to regain their economic footing and lead healthy, independent lives.

Under MIPPA, the Governor's Office of Elderly Affairs (GOEA) received funding to help Medicare beneficiaries apply for the Medicare Part D Extra Help/Low-Income Subsidy (LIS) and the Medicare Savings Programs (MSPs). With support from the National Center for Benefits Outreach and Enrollment at the National Council on Aging (NCOA), the GOEA, in partnership with the Louisiana Senior Health Insurance Information Program (SHIIP), have helped qualified low-income Louisiana seniors and younger adults with disabilities submit over 4,900 applications for benefits that make Medicare affordable.

MIPPA'S IMPACT IN LOUISIANA

Helped over 4,000 struggling LA residents apply for over \$15 million in assistance with their Medicare related costs.

YOUR VULNERABLE CONSTITUENTS MAY BE MISSING OUT

- An estimated 25% (or nearly 195,000) of seniors in Louisiana live on less than \$16,755 per year (150% of the 2012 federal poverty level).
- Over 39,000 Medicare beneficiaries in Louisiana are eligible for, but not receiving the Medicare prescription drug Low-Income Subsidy (LIS/Extra Help).
- Across Louisiana, 2 out of 3 seniors who qualify for food assistance (SNAP) don't get it.

These numbers may keep growing as more people age into Medicare. Nearly a quarter of a million people will turn 65 in Louisiana in the next five years, and over 67,000 of these Baby Boomers may be eligible to receive benefits.

MIPPA grantees work to identify low-income older adults throughout Louisiana who may be missing out on these programs, and assist them with applying for them.

WHAT BENEFITS MEAN TO INDIVIDUALS AND YOUR COMMUNITY

For someone with very low income, the savings offered by public benefits can mean not having to make tough choices between paying for food or medicine, health care or utilities. The Social Security Administration estimates the value of the Part D Low Income Subsidy at \$4,000/yr. Medicare Savings Programs save, at a minimum, \$1,200/yr, while the average annual benefit for seniors under Supplemental Nutrition Assistance Program is \$1,428/yr.

Every dollar spent in federal benefits generates local economic activity. When your constituents miss out, it affects not only them, but their communities as well, as benefits are spent or used at local pharmacies, grocery stores, and physicians' offices. MIPPA grantees educate vulnerable seniors about how to use and retain these programs

THOUSANDS IN SAVINGS FOR LOCAL RESIDENTS

Nita Ford, a benefits counselor with the Lafourche Council on Aging, shared a couple of successes regarding seniors she has helped.

The first client is a female diabetic who is new to Medicare. Ford helped her enroll in a plan which is giving her a savings of \$2,011.86 on her medication for the year. Without this help she would not be able to afford all the medications to keep her diabetes under control.



The second success is also an elderly female who always used her local pharmacy. She called the Council to assist her with her plan because she could not afford her medications after prices went up. Ford worked with the woman to find a plan which would be better for her and gave her a price from her local pharmacy and another pharmacy in her area. By switching to the other pharmacy, the woman will save \$1,383.60 for the year.

CONNECT YOUR CONSTITUENTS TO THESE BENEFITS



The Governor's Office of Elderly Affairs serves as a focal point for Louisiana's senior citizens and administers a broad range of home and community based services through an aging network to include, but not limited to the Area Agencies on Aging and Councils on Aging.

Call toll-free 1-877-340-9100 or visit:
<http://www.goea.louisiana.gov>



Or contact the LA SHIIP at 1-800-259-5300 or:
<http://www.lidi.state.la.us/Health/SHIIP/index.html>



The National Council on Aging (NCOA) is a nonprofit service and advocacy organization that is a national voice for older Americans and the community organizations that serve them.



BenefitsCheckUp® (www.benefitscheckup.org) is NCOA's free, confidential online screening tool that helps people with Medicare and their families see if they're eligible for thousands of benefits programs. More than 3 million people have used BenefitsCheckUp® to identify more than \$11.1 billion in benefits.

Data Sources

- Number of adults 60+, numbers turning 65, and poverty figures from 2008-2010 3-year American Community Survey of the U.S. Census: <http://factfinder2.census.gov>
- Number and percentage of Medicare beneficiaries eligible and not enrolled in Medicare Part D Low-Income Subsidy calculated using files from the Center for Medicare & Medicaid Services (2010): http://www.cms.hhs.gov/Partnerships/99_LIS_Outreach_Toolkit_Numeric_Maps.asp
- Applications, enrollments, and value of benefits collected & calculated using NCOA's BenefitsCheckUp®
- Estimated number of seniors eligible but not enrolled in SNAP from Cunningham, K. *State Trends in SNAP Eligibility and Participation Rates Among Elderly Individuals, September 2010*, Mathematica Policy Research. Data from FY2009.
- Average annual value of benefits provided by Social Security Administration (for LIS and SSI), USDA Food & Nutrition Service (SNAP), LIHEAP Clearinghouse (LIHEAP); MSP average benefit represents minimum amount (full Part B premium for one year).