Pre-Conference Intensive

Connecting the Dots: Benefits Access and the Aging Network

July 18, 2026

This publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $13,504,196.00 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS or the U.S. Government.

Connecting the Dots: Benefits Access and the Aging Network

eldercare locator

ACL Administration for Community Living

ncoa national council on aging

What type of agency/program do you represent? (select all that apply)

- Area Agency on Aging
- State Health Insurance Assistance Program
- Aging and Disability Resources Center
- Benefits Enrollment Center
- Title VI Native American Aging Program
- Other

Presenters

- Miranda Root, USAging, Program Manager, Benefits Assistance
- Deborah Stone-Walls, USAging, Chief, Programs and Services
- Maggie Flowers, ACL, Program Manager
- Rebecca Kinney, ACL, Director, Office of Health Information and Counseling
- Jennifer Teague, NCOA, Director, Health Coverage and Benefits
- Ryan Ramsey, NCOA, Associate Director, Health Coverage and Benefits
- Gregory Zars, Northeast Iowa Area Agency on Aging, CEO
- Georgia Gerdes, AgeOptions, Avisery Senior Training Specialist
- Kelly Butts-Elston, Connections Area Agency on Aging, CEO

USAging

USAging Benefits Assistance Services

Through partnership with NCOA's Center for Economic Well-Being, the Eldercare Locator now provides benefits assistance services.

Our Benefits Assistance Specialist is available to:

- Educate callers on available local, state and federal programs.
- Guide callers through eligibility screenings using BenefitsCheckUp.
- Send callers a personalized BenefitsCheckUp report with program details and how to apply.
- Refer callers to Benefits Enrollment Centers, SHIPs, AAAs, ARDCs and more for additional assistance.

USAging Benefits Access Support

Training and Technical Assistance

- In collaboration with NCOA, USAging will offer ongoing training and Technical Assistance on benefits outreach, education and enrollment to Area Agencies on Aging.

Overview of ACL and MIPPA Program

Rebecca Kinney
Director, Office of Healthcare Information & Counseling

Maggie Flowers
Program Manager

Administration for Community Living

Administration for Community Living

Advancing independence and inclusion of older adults and people with disabilities

MISSION

Maximize the independence, well-being, and health of older adults, people with disabilities, and their families and caregivers.

VISION

All people, regardless of age and disability, live with dignity, make their own choices, and participate in society

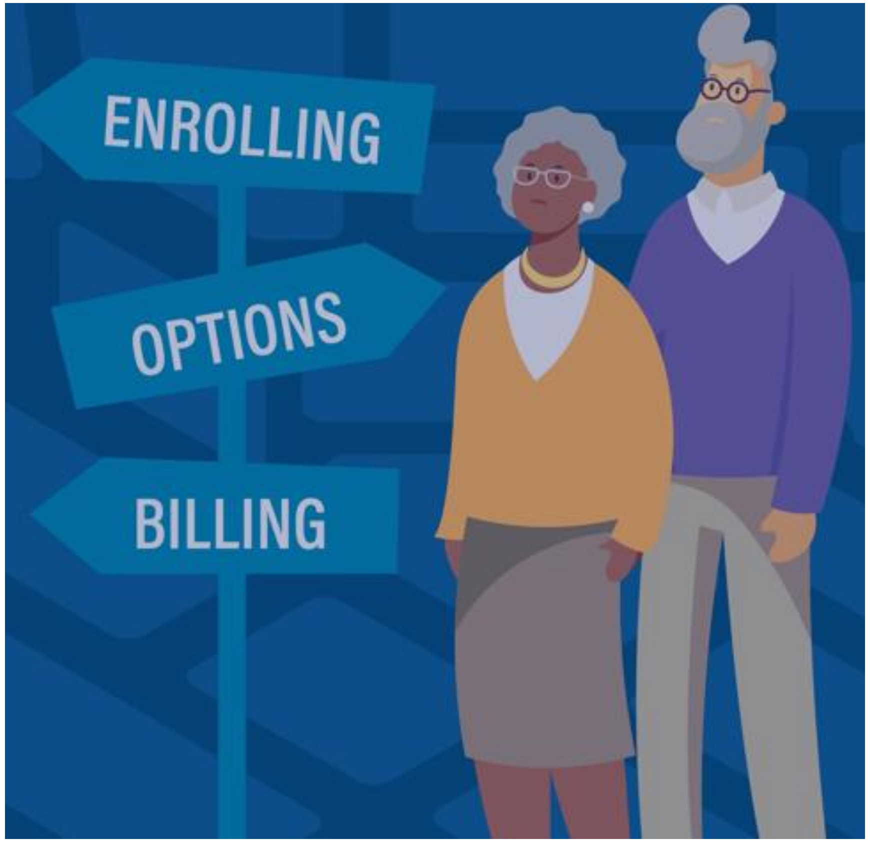
Key Functions

Administer **40+ disability and aging programs**	Fund services and supports provided by **networks of state, tribal, educational, and community-based organizations**	Advance **research and innovation** to address the nation's most pressing disability and rehabilitation challenges	Advise the HHS Secretary and other departments and agencies on **aging and disability policy**

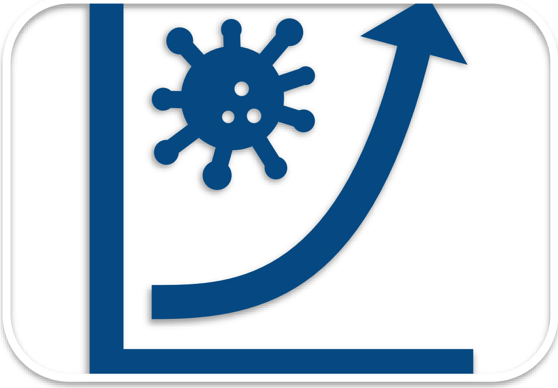
ACL Strategic Priorities

Office of Healthcare Information and Counseling (OHIC)

- Responsible for the Medicare-related programs administered by ACL
  - State Health Insurance Assistance Program (SHIP)
  - Senior Medicare Patrol (SMP)
  - Medicare Improvements for Patients and Providers Act (MIPPA)



2026 OHIC Priorities



Improving Outcomes

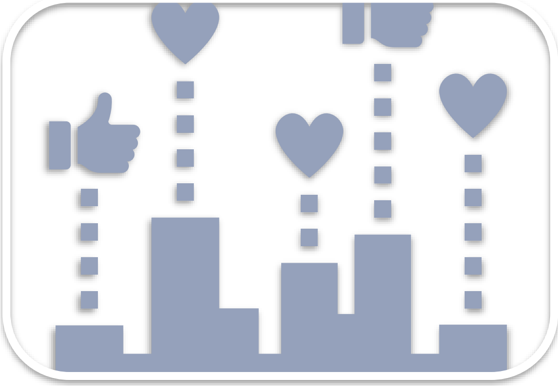
Focusing on data integrity/quality and person centered beneficiary support

Expanding Program Visibility

Improving story telling

Improving Program Reach

Through use of AI and other technology



Scaling

Identifying and sharing program best practices; expanding workforce

What is MIPPA?

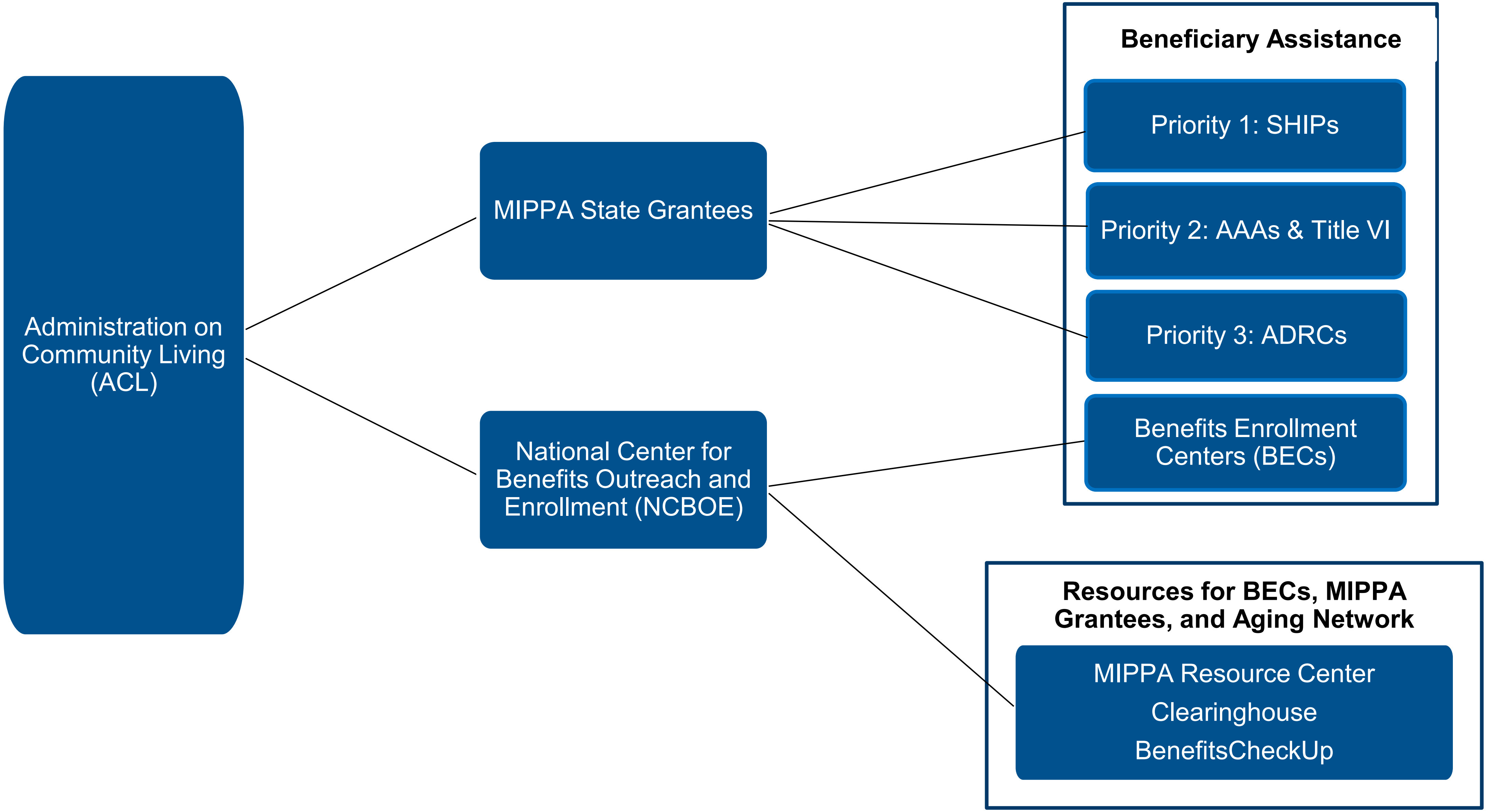
MIPPA stands for the Medicare Improvements for Patients and Providers Act.

Purpose: Assist Medicare beneficiaries with limited income and assets with programs that may save them money on their Medicare costs, as well as increase awareness and utilization of Medicare preventive benefits.

Key Focus Areas:

- Medicare Savings Programs (MSPs)
- Low-Income Subsidy (LIS) / "Extra Help" for Medicare Part D
- Medicare Preventive Services

MIPPA Network



2024 MIPPA State Grants

Sept. 1, 2024 – Aug. 31, 2025

2,168,670 individuals reached via **31,563** outreach and enrollment events

1,278,817 individual **contacts with Medicare beneficiaries**

- **180,002** with **individuals under 65**
- **327,594** with **individuals residing in rural areas**
- **8,132** with individuals identified as **Native American**
- **69,056** with individuals speaking **English as a Second Language**

109,756 contacts included enrollment assistance into Medicare Part D Extra Help (LIS) or Medicare Savings Programs national council on aging

National Center for Benefits Outreach and Enrollment (NCBOE)

Jen Teague

Director, Health Coverage and Benefits

7/18/2026

Agenda

1. National Council on Aging and Center for Economic Well-Being
2. National Center of Benefits Outreach and Enrollment
3. Benefits Enrollment Center
4. Resources

National Council on Aging and The Center for Economic Well-Being

National Council on Aging

Our Vision

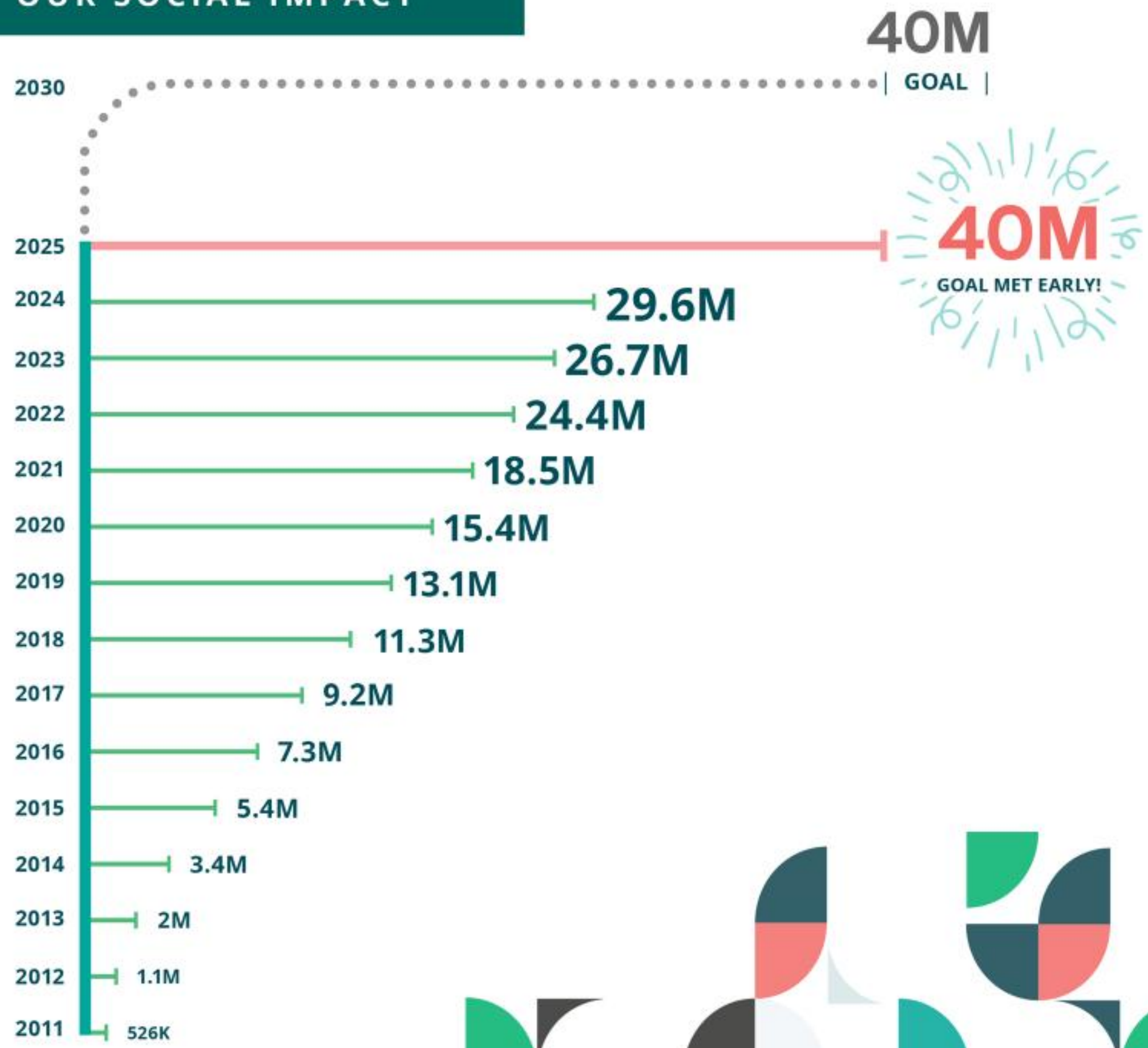
A just and caring society in which each of us, as we age, lives with dignity, purpose, and security

Our Mission

Create the conditions for all to age well today and into the future

Million Lives Improved

OUR SOCIAL IMPACT



2020-2025 Highlights

Empowering Older Adults

$3.4B
in estimated value of benefits applications submitted

460,000
older adults assisted with receiving COVID or flu vaccines

148,000
people saved over $63M on products and services to age well

98,000
people participated in chronic disease and falls prevention workshops

10,000
older workers trained for jobs

Strengthening Communities

$263M
in grants awarded to community-based organizations

12M
community service hours logged

150,000
hours of technical assistance provided to local nonprofits

3,300
senior center affiliates

Advocating for Change

$2.4B
in funding secured to help 240,000 older adults reenter the workforce

$323M
in funding secured to provide unbiased Medicare counseling to 10.2M individuals

$250M
in funding secured to help connect 28M individuals to benefits programs

The Center for Economic Well-Being

Recognizing the growth of our programming beyond traditional benefits enrollment to encompass full suite of assistance focused on overall economic well-being.

Center for Economic Well-Being (CEW)

- CEW manages the National Center for Benefits Outreach and Enrollment (NCBOE)
- Funded by the **Medicare Improvements for Patients and Providers Act (MIPPA):** a multi-faceted piece of legislation related to Medicare
- Purpose: to help low-income Medicare beneficiaries apply for programs that make Medicare affordable

National Center for Benefits Outreach and Enrollment (NCBOE)

National Center for Benefits Outreach and Enrollment (NCBOE)

- ACL releases a cooperative agreement opportunity in various cycles and NCOA was selected to serve as the NCBOE.
  - ❑ Previous cycles were 5 years.
  - ❑ This was for 3 years.

- NCOA has served as the NCBOE for 18 years, since the inception of Medicare Improvements for Patients and Providers Act (MIPPA).
  - ❑ Also known as the MIPPA Resource Center.

- Provides training & technical assistance, to support increases in outreach and enrollment into benefits, including Medicare Saving Programs (MSP) and Extra Help/Low Income Subsidy (LIS).

- Utilizes data and mapping/data visualization to help target outreach.

Explanation of MIPPA

- MIPPA was enacted to improve Medicare access and expand financial assistance for eligible beneficiaries.
- MIPPA funds outreach, education, and enrollment assistance, helping beneficiaries navigate healthcare programs through counseling and helplines.
- MIPPA focuses on three critical areas that directly affect low-income Medicare beneficiaries:
  - Medicare Savings Programs
  - Low-Income Subsidy (LIS)/Extra Help Benefits
  - Preventive Services Access

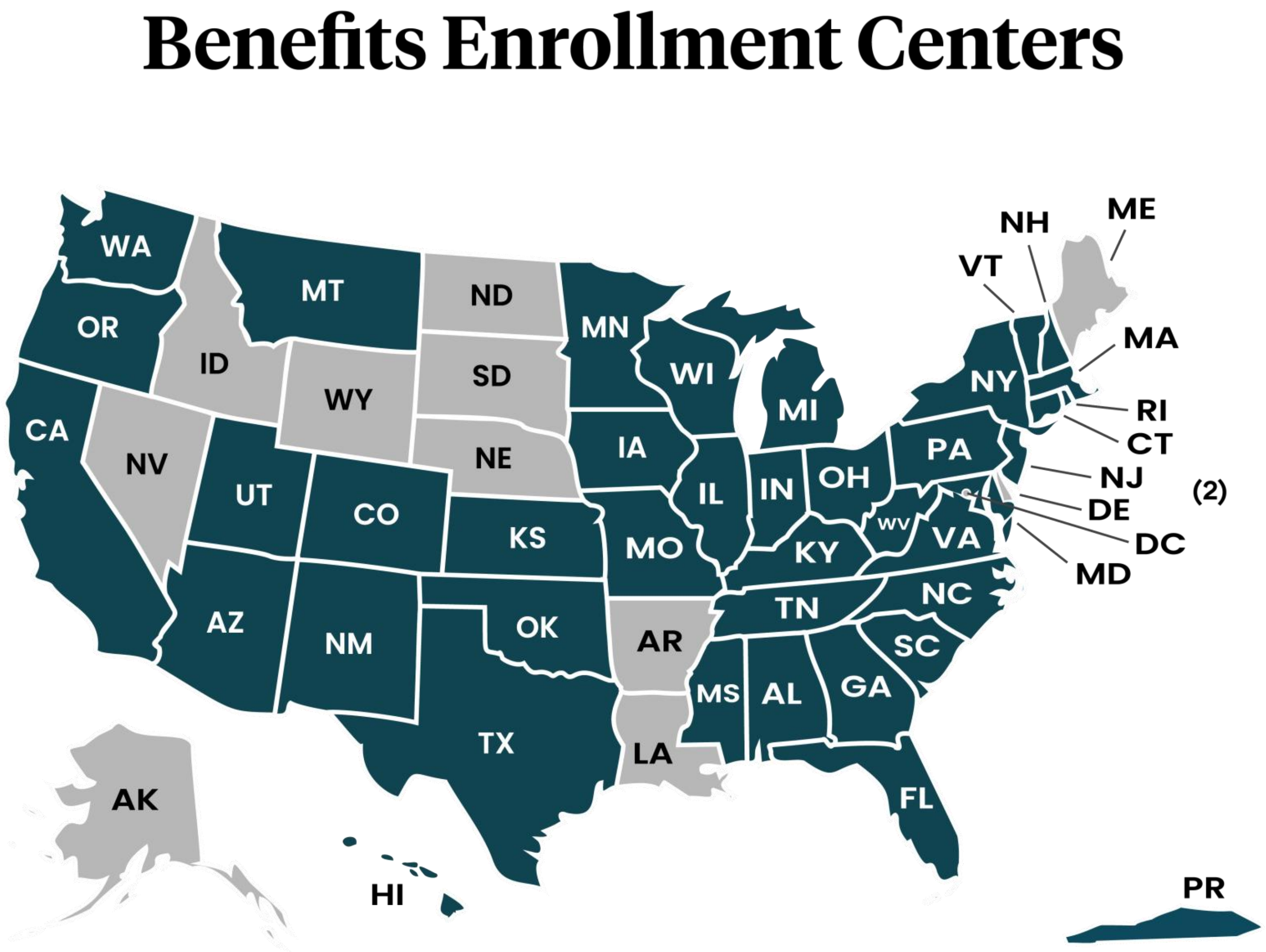
Benefits Enrollment Centers

Benefits Enrollment Centers (BECs)

- BECs connect eligible individuals to federal, state, and local benefit programs that help them afford daily expenses or help them reduce their expenses.
- Serving older adults and adults with disabilities eligible for Medicare.
- Our network of BECs extends to 90 agencies working across 40 states and territories.

To see the lists of Benefits Enrollment Centers across the country visit:
www.ncoa.org/article/meet-our-benefits-enrollment-centers

Benefits Enrollment Center Network



Benefits Enrollment Center Network

- Value of Benefits calculated

- Unclaimed benefits
  - Over 9 million older adults are eligible but not enrolled in SNAP
  - Over 6 million older adults are eligible but not enrolled in MSP

SNAP
$2,256 / year

LIS
$5,700 / year

MSP
$2435 / year

Medicaid
$26,484 / year

[Why Do Older Adults Miss Out on Financial Benefits?]

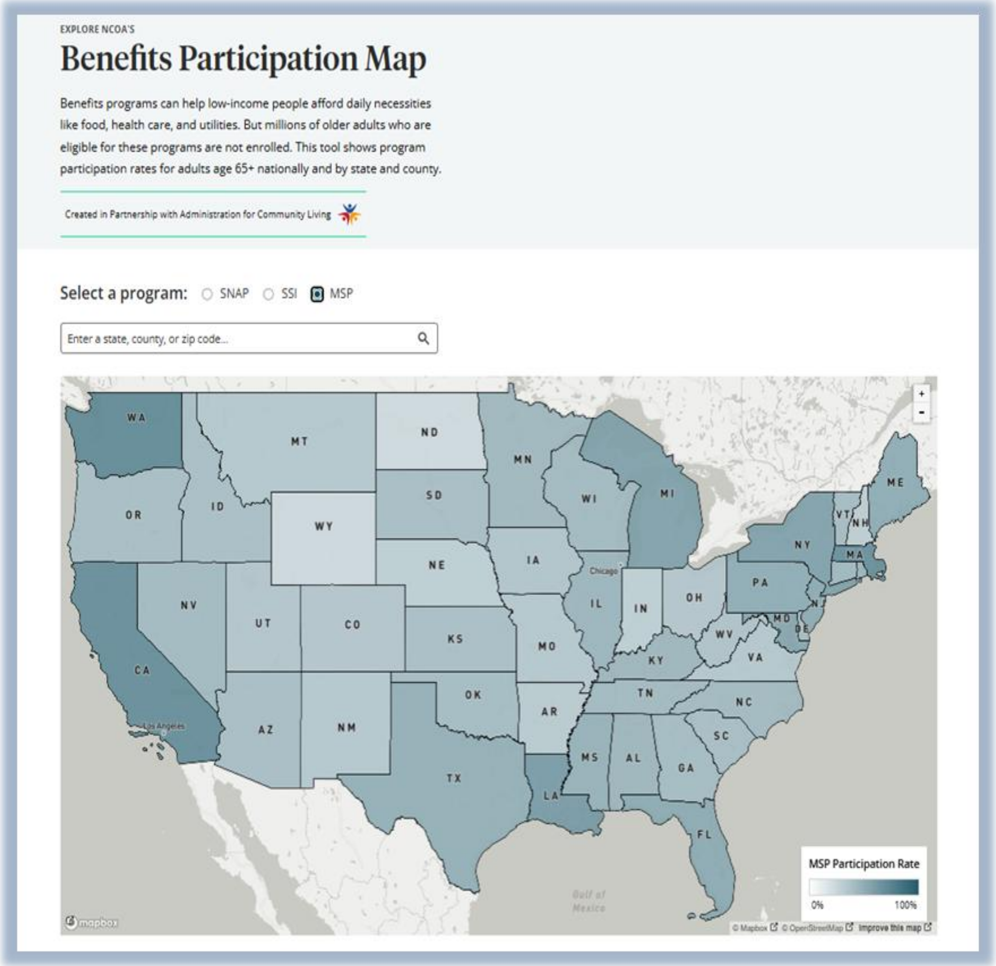
Resources

Benefits Participation Map

- Interactive data tool developed by NCOA & Urban Institute

- Shows benefits participation rates and number of eligible non-participants for adults age 65+ at the national, state, and county levels

- Programs covered:
  - Supplemental Nutrition Assistance Program (SNAP)
  - Supplemental Security Income (SSI)
  - Medicare Savings Program (MSP)

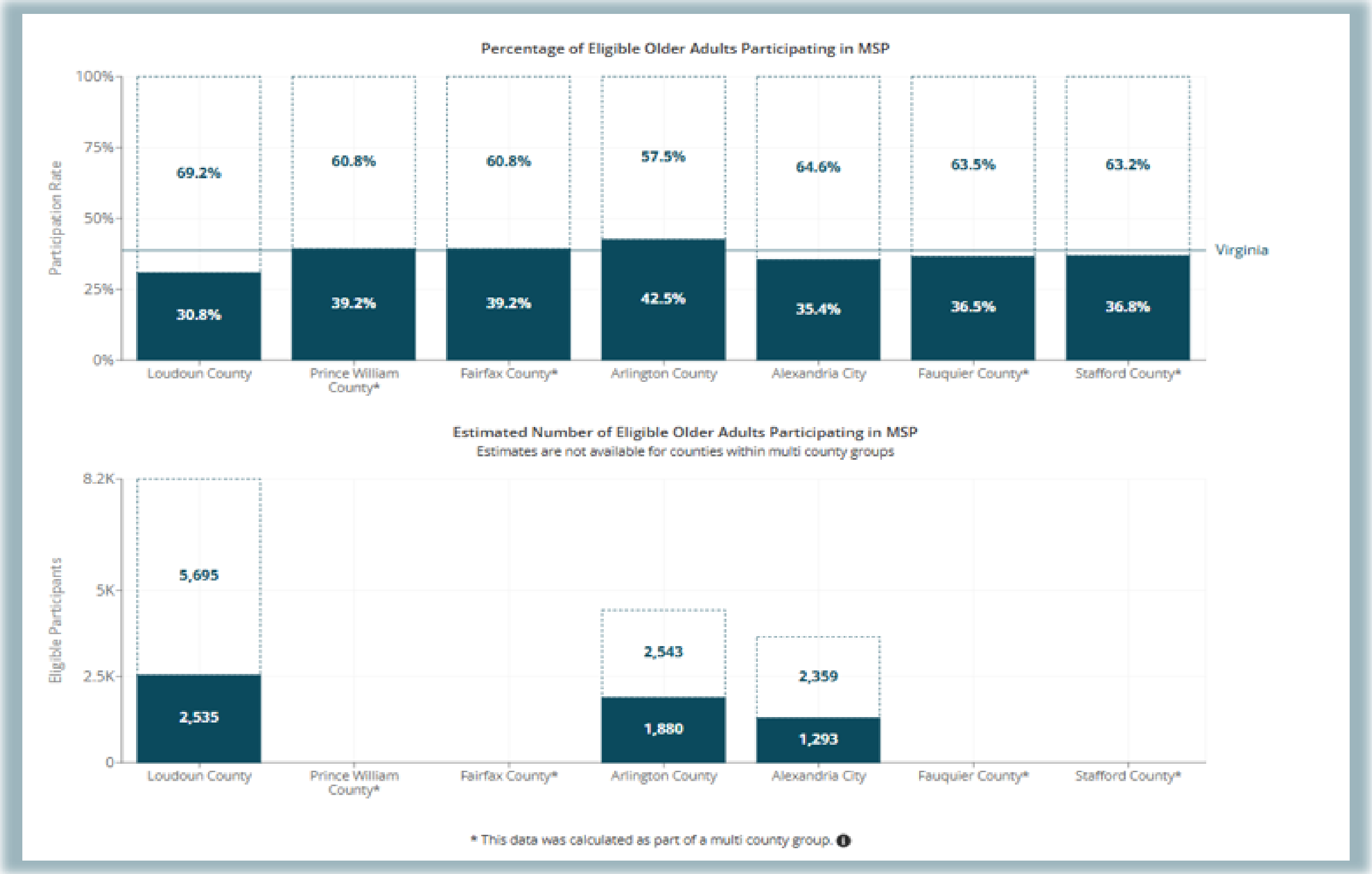


Benefits Participation Map

- Filters by program, state, and counties

- Generates two charts
  1. Percentage of the eligible population participating an d not participating

  2. Number of eligible people participating and not participating



Benefits Participation Map

- Generates a comparison table for participation in all three programs based on counties selected

JURISDICTION	SNAP		SSI		MSP	
COUNTY	PARTICIPATION	ELIGIBLE NON-PARTICIPANTS	PARTICIPATION	ELIGIBLE NON-PARTICIPANTS	PARTICIPATION	ELIGIBLE NON-PARTICIPANTS
Alexandria City	24.6%	2,690	52.2%*		35.4%	2,359
Arlington County	19.8%	4,447	52.2%*		42.5%	2,543
Fairfax County	23%*		43.9%*		39.2%*	
Prince William County	23%*		38%*		39.2%*	
Total	**24.8%**	**275,311**	**32.2%**	**78,776**	**38.7%**	**160,307**

* This data was calculated as part of a multi county group.

National Benefits Participation Gap

Millions of Eligible Non-Participants

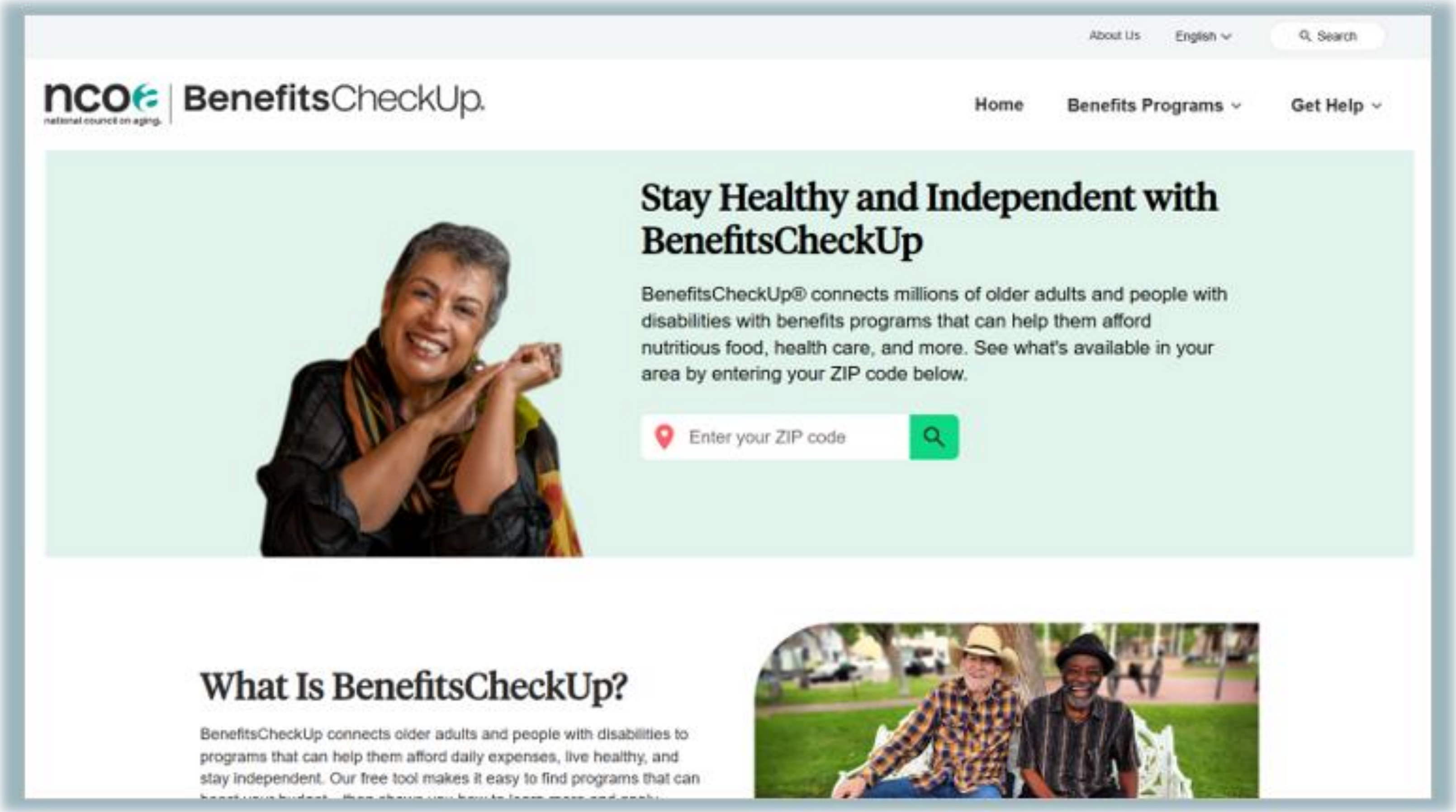
9.1 million	Eligible older adults not receiving SNAP
3.6 million	Eligible older adults not receiving SSI
6.6 million	Eligible older adults not enrolled in MSP

$58 Billion in Unclaimed Benefits Annually

$188	Average monthly benefit of SNAP
$714.53	Average monthly benefit of SSI
$202.90	Average monthly benefit of MSP

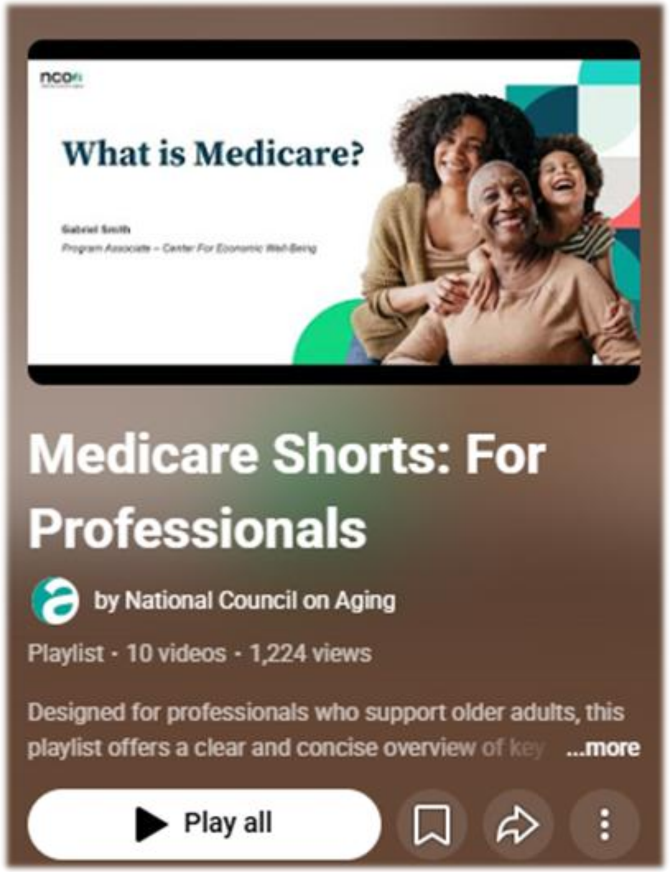
BenefitsCheckUp®

Last year, 200,000 BenefitsCheckUp users found an average of $6,000 in annual savings. This translates to total discovered savings of $1.2 billion



NCOA Video Shorts

Medicare Shorts Series

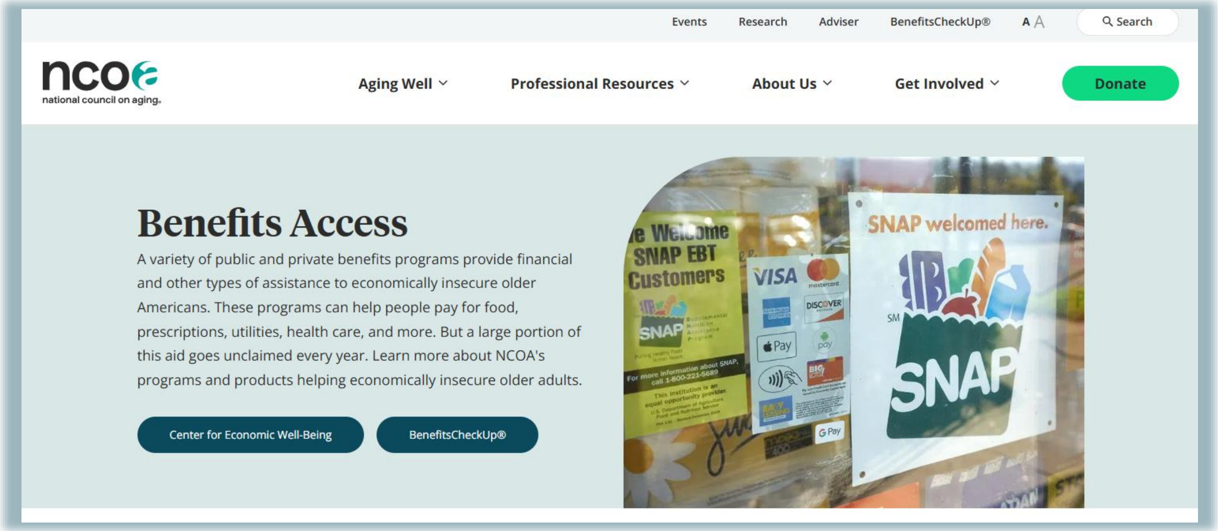


- [Medicare Shorts: For Professionals - YouTube]
- What is Medicare
- Overviews of each aspect of Medicare
- LIS/Extra Help
- Medicare Savings Programs
- Medicare Prescriptions Payment Plan
- Demo on Plan Finder and Case Scenarios
- And more to be added and updated in the future

NCOA Connect: the MIPPA Learning Management System

- Go to the website https://connect.ncoa.org/
- On the left-hand side, enter your email address and password to log in.
  - ❑ Don't have a log-in yet? Select "Create Account"
  - ❑ Forgot your password? Visit https://connect.ncoa.org/password/forgot to request a reset.
- Be sure to set your email filter to allow connect.ncoa.org@mailgun.commpartners.com to send notifications and reminders about any events/activities you register for using the platform.

NCOA's Website



- Information on MIPPA, resources and fact sheets on core benefit programs.
- Sample outreach materials and toolkits.
- Promising practices in benefits outreach and enrollment.
- Mapping/data visualization tools.
- NCOA.org: Center for Economic Well-Being

Contact

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Questions?

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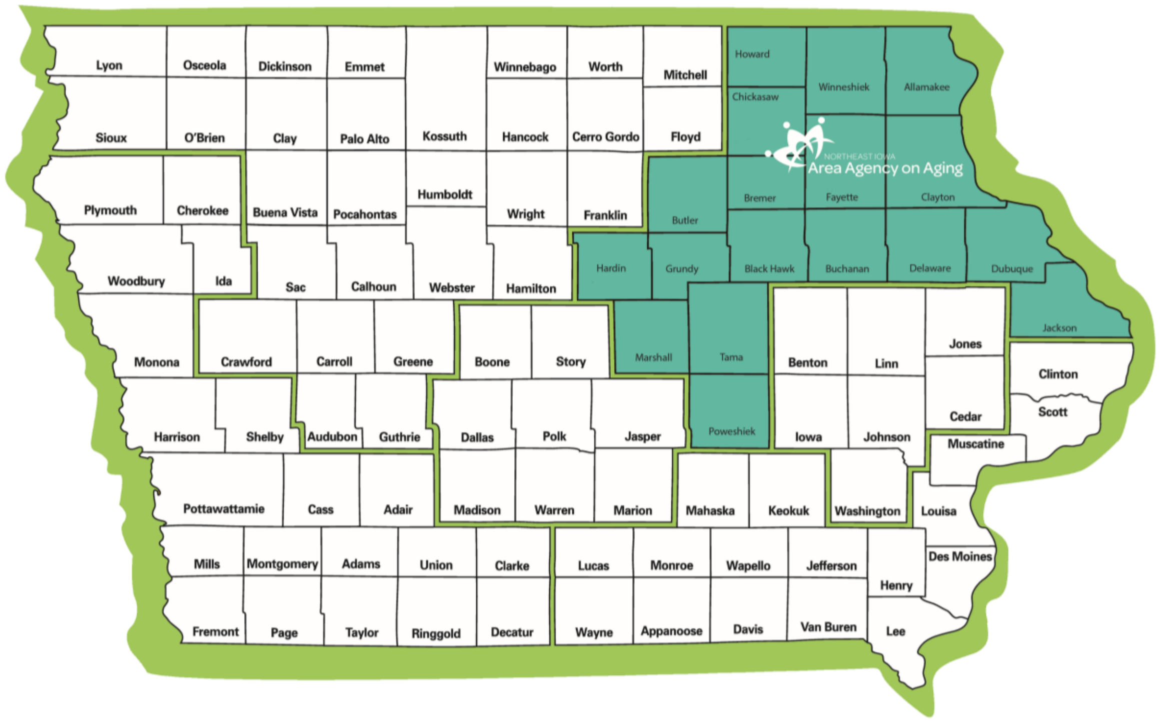
NORTHEAST IOWA
Area Agency on Aging

Benefits Enrollment Centers
7/18/26

NEI3A Service Area



18 counties
206 incorporated communities
10,000 square miles
525,000 residents
131,000 rural residents
136,090 people age 60+ (25.9% of total population)

Overview:

- Share NEI3A's experience as BEC grantee
- Examples of outreach and education efforts
- Use of benefits participation map and estimated worth of benefits

Nancy, 79, lives alone in her home that she owns

- Nancy called the NEI3A referral line from a flier
  - Referral was for home modifications (Fall 2024)
    - Roof was caving and house on verge of being uninhabitable
    - Behind on utility bills
    - Does not need nursing home care
  - $1100/month Social Security
  - Received SNAP in the past but had lapsed years ago

Nancy’s roof and ceiling

Intervention:

- NEI3A staff visited Nancy at her home and provided a benefits check to see which programs for which she might qualify
- Completed SNAP (food stamps) application
  - $48 per month
- Property Tax Credit
  - Went from $582.55 per year to $81.82 per year
- Medicare Savings Programs (Part B premium help) – Also known as MSP
  - Saving her $174.10 per month on Medicare Part B premiums
- Utility Assistance
  - City of Waterloo water/sewer/garbage reduction application Saving $50 every 3 months

Home Repair assistance-

- Lori helped Nancy:
  - Qualify for a low-income grant through Able Up Iowa
  - Apply for funds through the Housing Trust Fund (didn’t get)
  - Find additional help through an Elder Justice Grant

Nancy fixed her roof and ceiling

And she is living in her home today

Benefits Enrollment Centers (BECs)

- $75,000 grant from the National Council on Aging (21-month cycle) began 1.1.2024.
- $200,000 30-month grant began 2/1/26 (900 applications)
- Funds are used to inform people of available benefits and encourage participation through mailings and events **(outreach)**
- Pay for staff to help people apply for programs **(application assistance)**
- Expands NEI3A capacity and enhances NEI3A’s person-centered approach

State Fiscal Year 2025

Assistance	People we helped
LIHEAP	24
Medicaid	194
MSP	111
Other Application Assistance	65
Part D subsidy	45
SNAP	53

State Fiscal Year 2026*

Assistance	People we helped
LIHEAP	29
Medicaid	170
MSP	122
Other Application Assistance	60
Part D subsidy	45
SNAP	60

Other application assistance

- ☐ Part D Extra Help (LIS)
- ☐ Medicare Savings Programs (MSP)
- ☐ Supplemental Nutrition Assistance Program (SNAP)
- ☐ Medicaid
- ☐ Low-Income Home Energy Assistance (LIHEAP)
- ☐ Supplemental Security Income (SSI)
- ☐ Social Security Disability Insurance (SSDI)
- ☐ Prescription Drug Benefits other than Part D (e.g. State Pharmaceutical Assistance Programs (SPAP))
- ☐ Tax Benefits (e.g. Property Tax Relief, Earned Income Tax Credit (EITC), Child Tax Credit (CTC))
- ☐ Veteran's Benefits (Aid & Attendance, VA Disability Compensation, VA Pension, etc.)
- ☐ Housing Subsidies (e.g. Public Housing, Section 8, Rent Subsidies)
- ☐ Lifeline
- ☐ Public Assistance (Temporary Assistance for Needy Families (TANF), Tribal Temporary Assistance for Needy Families (TTANF), Bureau of Indian Affairs (BIA) General Assistance)
- ☐ Unemployment Insurance
- ☐ Subsidized Transit Benefits
- ☐ Home Internet (e.g. Access from AT&T)
- ☐ Home Benefits (e.g. Weatherization, Section 504 Home Repair, FEMA)
- ☐ Other Food Benefits (e.g. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); The Emergency Food Assistance Program (TEFAP); Free and Reduced-Price School Meals; Food Distribution Program on Indian Reservations (FDPIR))
- ☐ General Other Means-Tested Benefits (e.g. Childcare Subsidies)

Outreach Opportunities

No need to reinvent the wheel!

Hitch the
Benefits Enrollment Center **Wagon**

to the
AAA ***Hype Train***

Public events, health fairs

Education Events

IOWA LEGAL AID
HOPE. DIGNITY. JUSTICE.

RURAL JUSTICE PROJECT FOR OLDER IOWANS

ARE YOU FACING LEGAL ISSUES?

WHAT RESOURCES ARE AVAILABLE IN RURAL IOWA?

ARE YOU PREPARED FOR YOUR FUTURE?

WHAT IF DISASTER STRIKES?

WHERE DO I START?

THESE ARE BIG QUESTIONS...WE CAN HELP!

This project offers free:

- Legal assessments for civil matters
- Disaster preparedness counseling
- Holistic needs assessments and case management services

Independence Senior Center

400 Fifth Ave NE
Independence, IA 50644

Monday, September 29th
11:00 AM

A representative from Iowa Legal Aid will be available to discuss this opportunity, answer questions, and complete applications!

The Rural Justice Project for Older Iowans is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $195,393 with 75 percent funded by ACL/HHS and 25 percent funded by non-federal sources. The contents of the project are those of Iowa Legal Aid and do not necessarily represent the official views of, nor an endorsement by ACL/HHS or the U.S. Government.

Social Media

Northeast Iowa Area Agency on Aging
Published by Vicki Hyke · May 26 at 3:20 PM ·

Looking for ways to save money and get extra support? You might be surprised by what benefits you qualify for!

Take a few minutes to visit this easy, confidential tool to check for programs that can help with things like food, medications, utilities, and more:
👉 https://nei3a.benefitscheckup.org/

It's quick and free, and it could connect you with valuable resources to help you stay independent. 💙 See less

Northeast Iowa Area Agency on Aging
Published by Vicki Hyke · April 15 ·

Making ends meet on a fixed income isn't easy. Boost Your Budget® Week, April 13-17, is the perfect time to see if you might qualify for programs that can help.

Visit BenefitsCheckUp® to see if you may be eligible for help paying for daily expenses like food and medicine. It's free, trusted, and confidential! ⬇️

#BoostYourBudget #BenefitsCheckUp #AgingWell See less

Supplement existing programs with BEC outreach

Health & Wellness 365

Caregiver programs

Caregiver annual wellness events

Farmers market outreach

Farmers Market 2-pager that we mailed with vouchers

Farmers Market Food Safety

Purchasing healthy foods and storing them safely should be a priority when purchasing from a Farmers Market. Here are some great tips!

- Do not purchase if it has a soft spot, is slimy or has broken skin. The produce may be spoiling.
- After leaving, go home quickly; store the produce following the information below.
- Wash your hands with soap and water for 20 seconds before preparing fresh produce.
- Wash fresh produce only before using, not before storing.
- To wash your produce, use only clean, running water – don't add vinegar or baking soda. Rub surfaces with a dry, clean cloth or paper towel until dry.
- Wash reusable totes often in washing machine or by hand using hot, soapy water.
- Clean surfaces where you place your totes, like the counter, and be sure to store clean totes in a clean, dry spot.

Storing Fresh Fruits and Vegetables

On the Counter	In the Refrigerator	Ripen on Counter, then Store in Refrigerator
Bananas	Apples	Avocados
Citrus	Berries	Kiwis
Melons	Cherries	Nectarines
Tomatoes	Grapes	Peaches
Squashes	Asparagus	Pears
	Green Beans	Plums
Best if Kept in Dark Area	Broccoli	
Onions	Carrots	
Potatoes	Cauliflower	
Sweet Potatoes	Celery	
	Leafy Greens	

Information From: Iowa State University Extension and Outreach: Spend Smart, Eat Smart and Words on Wellness
https://iastate.app.box.com/s/btn8aukz43lufua393cg
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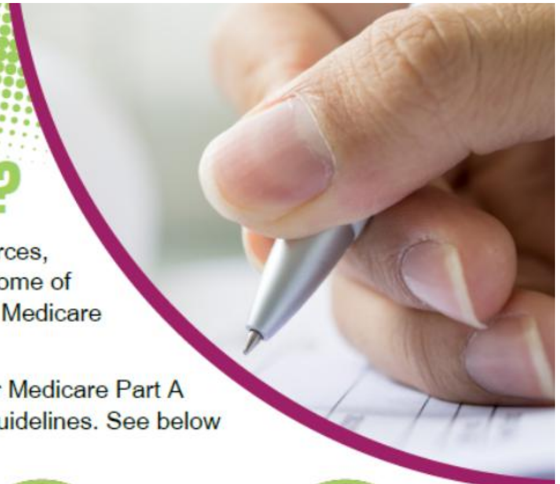
Northeast Iowa Area Agency on Aging

Do you need help with your MEDICARE COSTS?



If you have limited income and resources, you may be able to get help paying some of your Medicare expenses through the Medicare Savings Plan.

You must be enrolled in or eligible for Medicare Part A and meet the income and resource guidelines. See below to see if you qualify for assistance.

QMB
Qualified Medicare Beneficiary

- Medicare Part A and Part B premiums
- Medicare Part A and Part B deductibles
- Medicare Part A and Part B coinsurance

You are eligible in 2026:
- If monthly income is below $1,350 (individual) $1,824 (couple)
- If resources are below $9,950 (individual) and $14,910 (couple)

SLMB
Specified Low-Income Medicare Beneficiary

- Medicare Part B premiums

You are eligible in 2026:
- If monthly income is below $1,616 (individual) and $2,184 (couple)
- If resources are below $9,950 (individual) and $14,910 (couple)

QI
Qualifying Individual Program

- Medicare Part B premiums

You are eligible in 2026:
- If monthly income is below $ 1,816 (individual) and $2,455 (couple)
- If resources are below $9,950(individual) and $14,910 (couple)

- IF you qualify for QMB, SLMB, or QI program, you automatically qualify to get Extra Help paying for Medicare Prescription Drug Coverage.
- Any benefits paid by MSP's will not have to be paid back to the state upon death.

For more information call 1-800-779-8707

Northeast Iowa Area Agency on Aging

This resource was supported in part by MIPPA from the US Administration for Community Living, Department of Health and Human Services. Points of view or opinions do not necessarily represent official ACL policy.

Contribution statement “stuffers”

Save Money on Medicare Costs

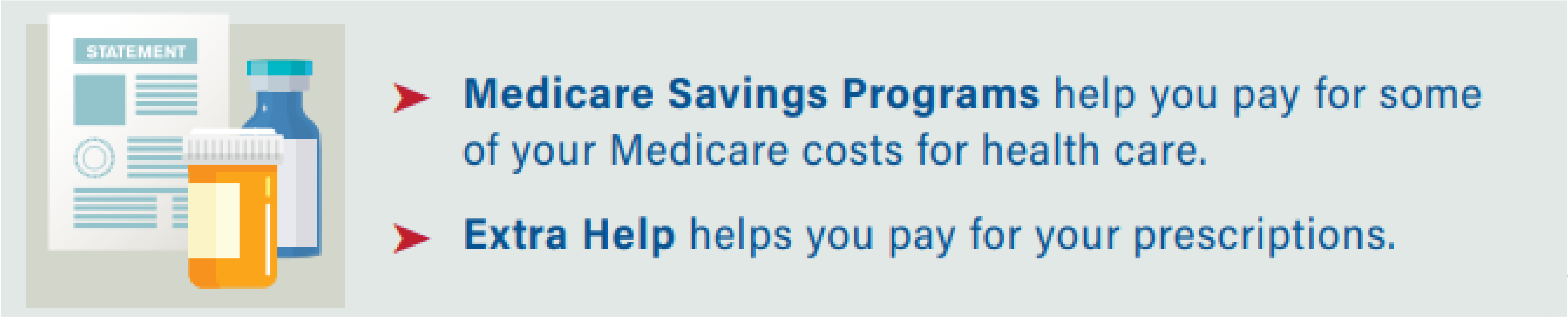
Health care costs are high, but there are ways you can save. If you have Medicare and need help paying your bills, there are programs that may be able to help you. These programs are part of Medicare and can cut down on your costs and save you money.

Programs that can help you save money:

- **Medicare Savings Programs** help you pay for some of your Medicare costs for health care.
- **Extra Help** helps you pay for your prescriptions.

Many people with Medicare can use these programs, but you do need to meet some guidelines to apply. These guidelines may be different depending on where you live and how much money you make.

Our local team members can help you learn more about these programs in your area and help you apply if you qualify. We can also answer your questions and provide information. Even if you can’t get support from these programs, we may be able to assist you in finding other ways to save money. Our services are always free.



Quarterly Newsletter

Spring 2026

NEI Aging Today

What's Inside

NORTHEAST IOWA Area Agency on Aging

NEI3A helps older persons respond to their evolving needs and choices.

Older Americans Month 2026: Championing Health Through Prevention

By Greg Zars, CEO

Each May, communities across the country observe Older Americans Month, led by the Administration for Community Living, to recognize the contributions of older adults and to highlight opportunities to support health, independence, and well being at every age. The 2026 theme, "Champion Your Health," emphasizes prevention, wellness, and taking an active role in managing one's own health as key foundations of healthy aging.

NEI3A offers several evidence based programs to improve balance and strength, better understand common fall risks, and build confidence to remain engaged in the community.

- **Healthy Steps for Older Adults** provides fall risk screening and education, helping participants identify hazards and learn simple steps to improve safety and confidence.
- **A Matter of Balance** is designed for individuals who have become less active due to fear of falling and want to build strength, balance, and confidence through guided discussion and exercise.
- **Tai Chi for Arthritis and Fall Prevention** uses gentle, flowing movements to improve flexibility, balance, and stability.
- **Walk With Ease** supports safer, more comfortable walking while reducing pain and encouraging regular physical activity.

Older Americans Month is an ideal time to take the next step toward healthier aging. Readers are encouraged to assess their own wellness goals, talk with family or healthcare providers, and explore local classes and workshops. To view current class schedules, find a location near you, or register, visit nei3a.org and check the Calendar of Events, or call 800-779-8707. Participating in local classes is a practical way to support health, mobility, and independence at any age.

OLDER AMERICANS MONTH ACL.gov/OAM #OlderAmericansMonth

NEI3A Can Help You Tap into the Benefits You Deserve

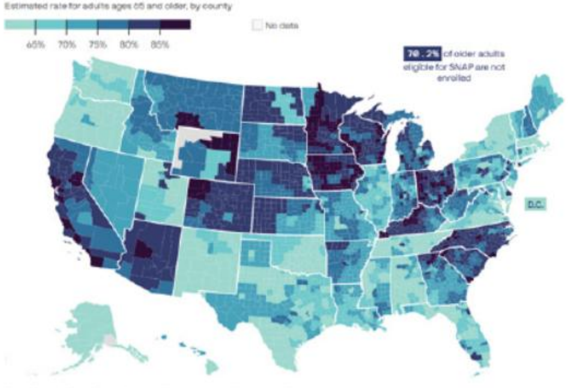
Too many older Iowans are missing out on benefits that could help them stay independent and financially secure. According to the National Council on Aging, three out of five older adults who qualify for the Supplemental Nutrition Assistance Program (SNAP) don't apply. And Iowa is among the states with the largest enrollment gaps—meaning many in our communities are going without help they could be getting.

The reasons vary: some believe the benefits are too small to bother with (even though the average SNAP benefit is $188/month), while others are unsure if they qualify or are overwhelmed by the application process. Stigma, isolation, and confusion are real barriers—especially for older adults living alone or in rural areas.

That's where Northeast Iowa Area Agency on Aging (NEI3A) comes in. As a Benefit Enrollment Center through a partnership with the National Council on Aging, NEI3A helps older adults check eligibility and apply for programs like Medicaid, SNAP, LIHEAP (heating assistance), Medicare Savings Programs, and the Medicare Part D Low-Income Subsidy (LIS).

These programs offer real value:

Share of older adults who are eligible for SNAP but not enrolled, 2018



Data: National Council on Aging and Urban Institute; Map: Kavya Beheraj/Axios

- **Medicaid** provides comprehensive health coverage for low-income individuals, including doctor visits, hospital care, and long-term services such as home and community-based care.
- **Medicare Savings Programs** can help cover monthly premiums, deductibles, and coinsurance for Medicare Part B—potentially saving over $2,000 per year.
- **Part D LIS (Extra Help)** lowers prescription drug costs significantly and can eliminate the Part D premium and deductible altogether.
- **SNAP (Supplemental Nutrition Assistance Program)** helps older adults afford nutritious food, improving health and easing monthly budgets. The average benefit is nearly $190/month.

So far in 2025, NEI3A staff have helped complete:

- 252 Medicaid applications
- 131 Medicare Savings Program applications
- 63 SNAP applications

This is life-changing support for older adults in our region—but many more still qualify and haven't enrolled.

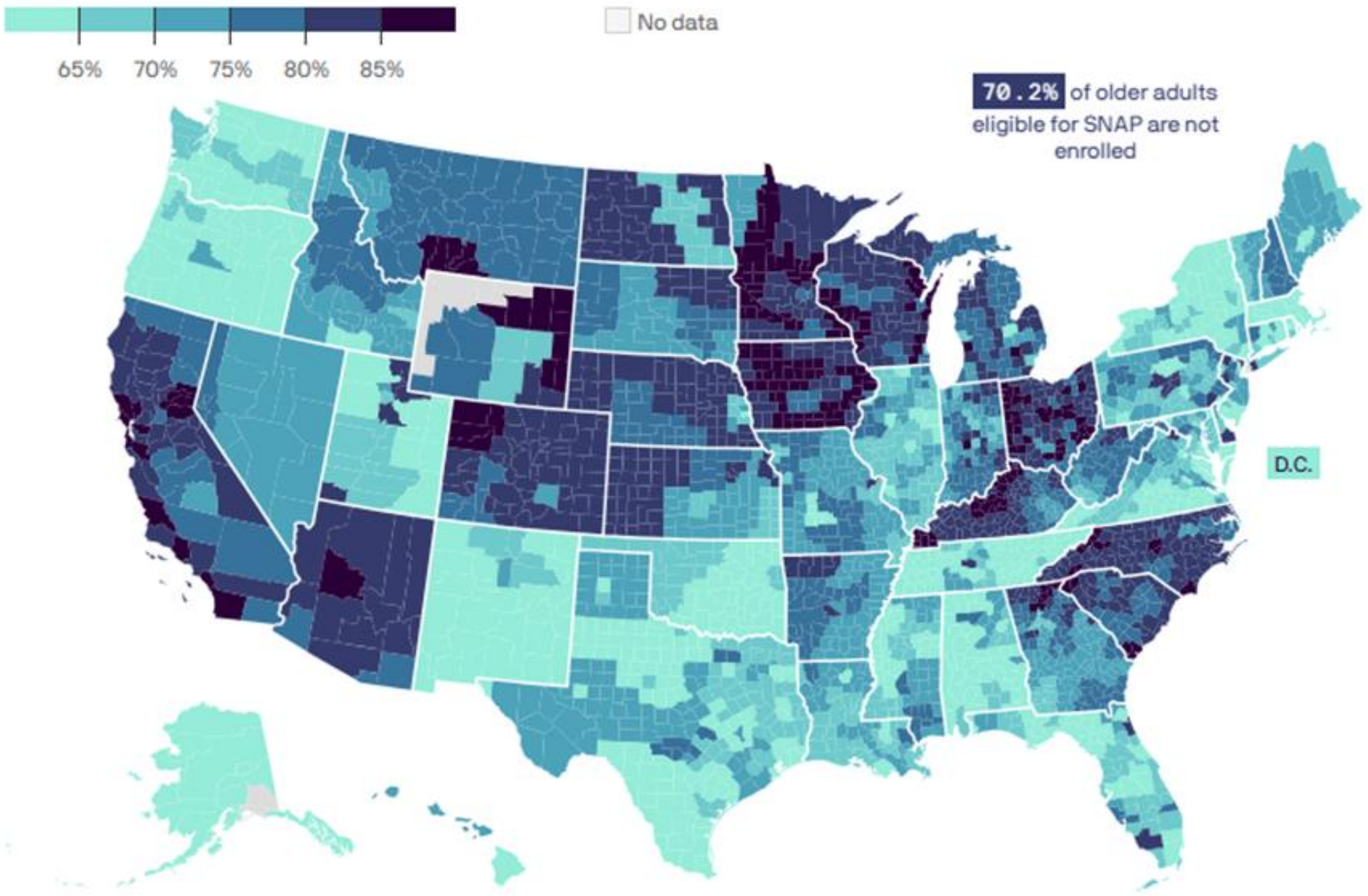
NEI3A offers free, confidential help by phone, online, or in person.

Call NEI3A at 1 800 779 8707 or visit www.nei3a.org to schedule your free benefits checkup today. Whether it's groceries, heating bills, medical costs, or prescriptions—there's help available, and we're here to connect you.

Measuring COMMUNITY-LEVEL Impact with NCOA-provided tools

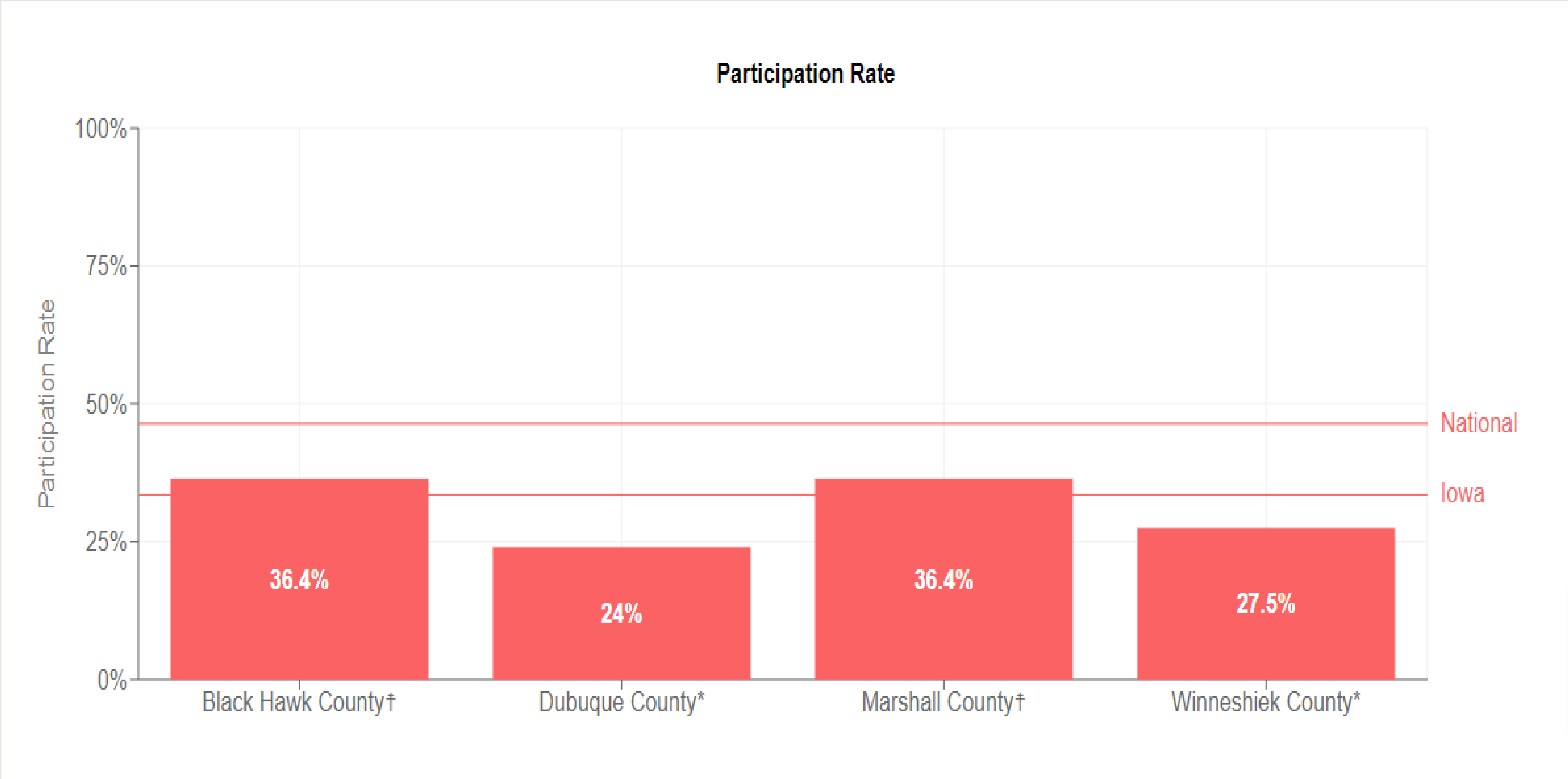
Share of older adults who are eligible for SNAP but not enrolled, 2018

Estimated rate for adults ages 65 and older, by county

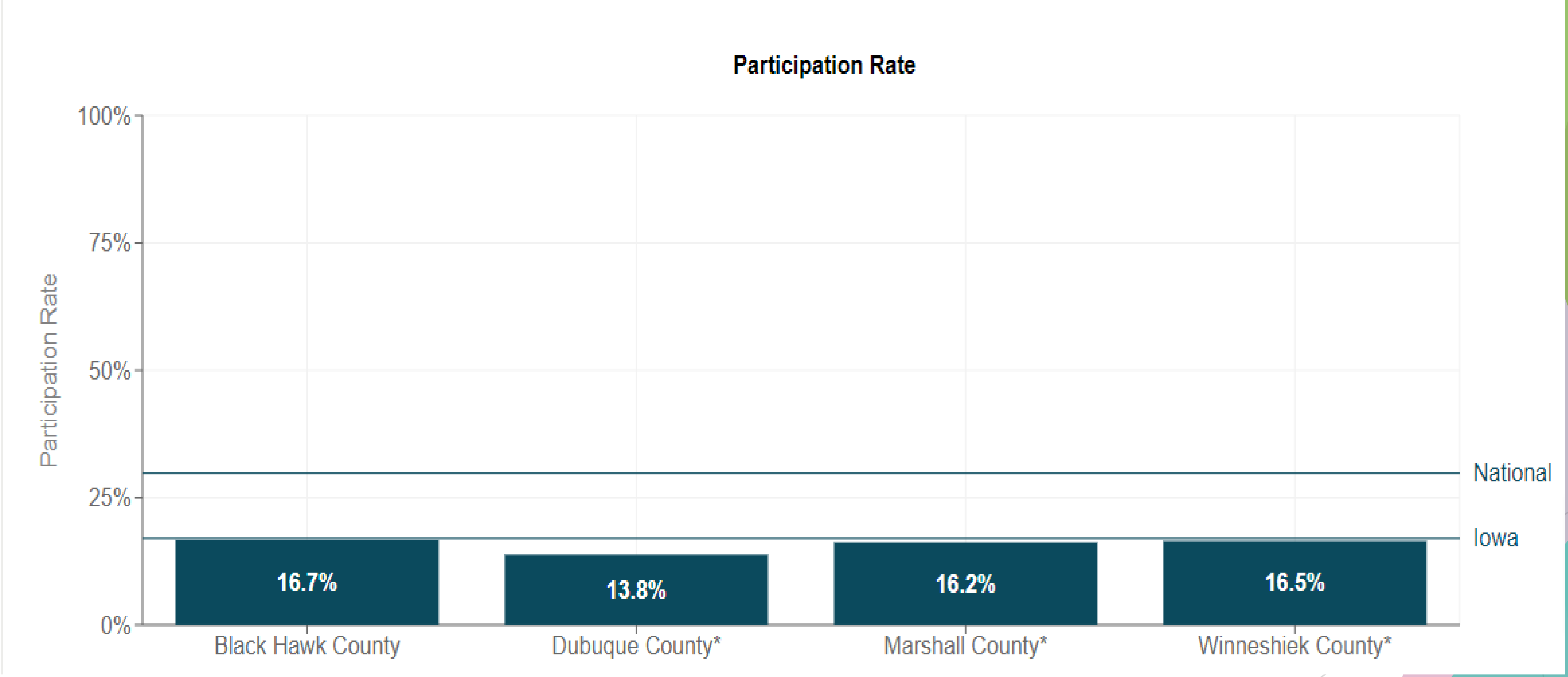


Data: National Council on Aging and Urban Institute; Map: Kavya Beheraj/Axios

Medicare Savings Program Participation Rates



SNAP Program Participation Rates



NCBOE Analysis

NCBOE Refreshed 2 minutes ago

NCBOE Caseload and Tasks
Viewed never

Open activities
0 views in past month

Organizations: @My Organization ×

Users: @All Users ×

End (on or after) *: 1/1/2026

End (on or before) *: 6/18/2026

Apply Reset

This data is specific to your organization and, if applicable, your subgrantees.

Client contacts

Only Medicare-eligible/enrolled clients are included.

Unduplicated clients ›
117

Completed client contacts ›
129

Completed client contacts (with Medicare Preventive Services) ›
88 of 129
68%

Completed client contacts (with core application submissions) ›
98 of 129
76%

Total submitted benefits
229

Submitted core benefits
185

Submitted core benefits (new)
171

Submitted core benefits (recertifications)
14

Total estimated annual benefit ›
$2,431,551.76
$2.4M

Core estimated benefit ›
$2,282,295.60
$2.3M

Thank you

BenefitsCheckUp®

Using BCU to Support Your Work

Ryan Ramsey

Associate Director, Health Coverage and Benefits

7/18/2026

Agenda

1. Overview
2. Navigating the Homepage
3. Finding Benefit Programs via Eligibility Screening
4. Finding Benefit Programs without Eligibility Screening
5. How to Move Forward with Your Results

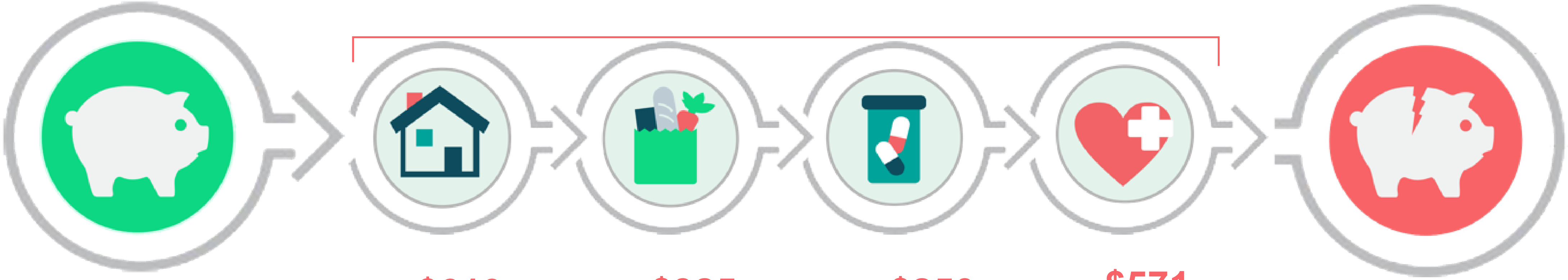
Overview

Over 9 Million Eligible Older Adults Are Missing Out on $58 Billion in Benefits That Can Help Them Afford Basic Necessities

The Challenge of Basic Expenses

$2,071
in Social Security

- $1,756
in Basic Expenses



— $610
Home and Energy Cost

— $325
Food

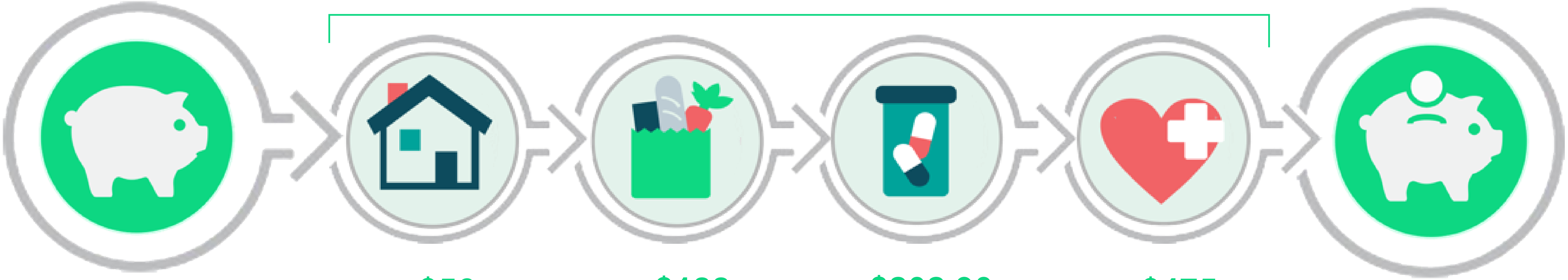
— $250
Medications

— $571
Health Care

The Impact of Benefits

$2,071
in Social Security

+ $921.90
in Benefits Programs



+ $56
Low-Income Home Energy Assistance

+ $188
Supplemental Nutrition Assistance Program

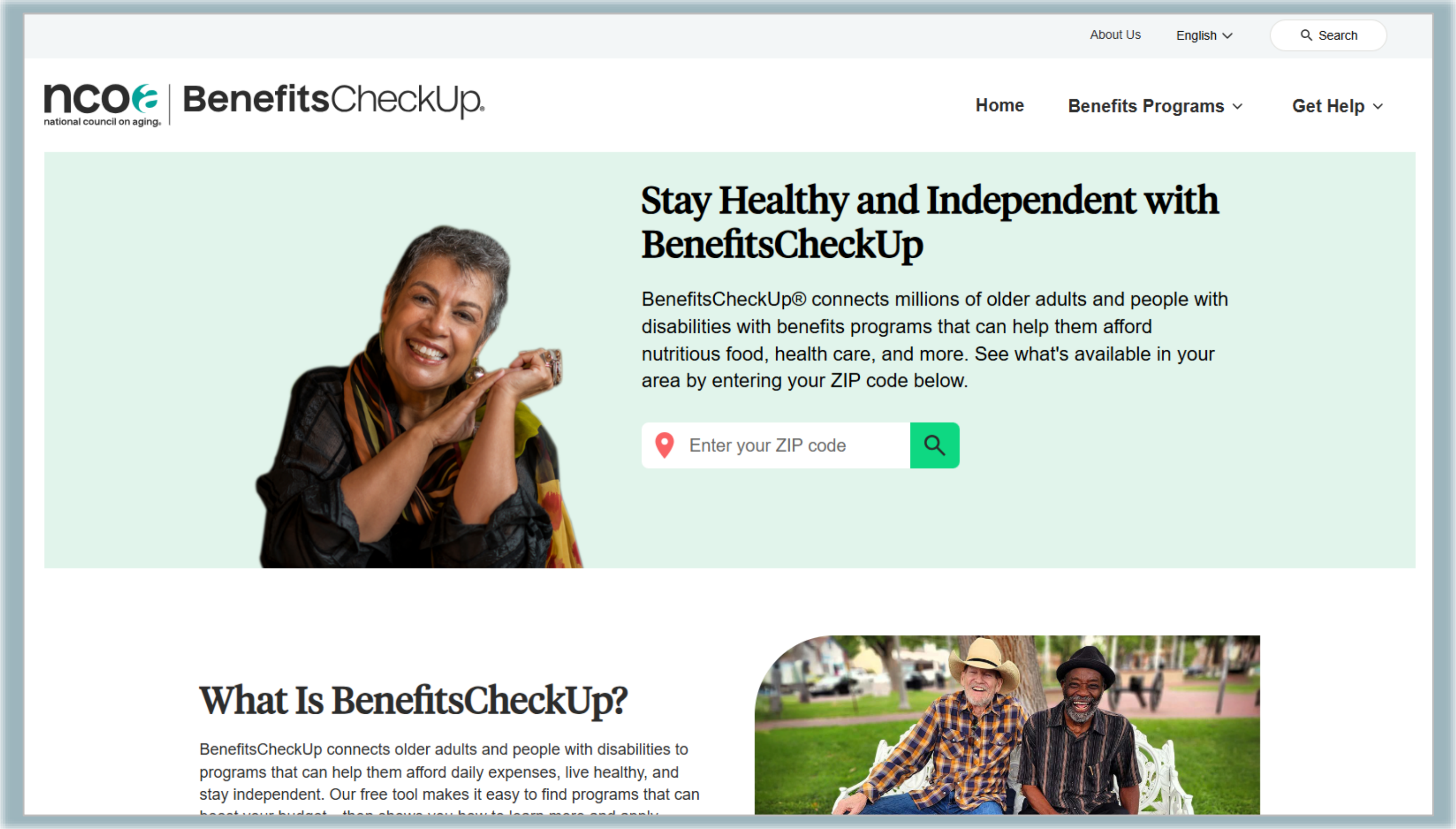
+ $202.90
Medicare Savings Programs

+ $475
Medicare Part D Extra Help

BenefitsCheckUp® Key Features

- Access to Benefits
  - ❑Quick Access: Details in English, Spanish, and Vietnamese across 10,000+ programs and resources, including transportation through our ITNAmerica partnership
  - ❑Search & Navigation: Find programs and articles by keyword and ZIP code
- Understand & Explore
  - ❑Eligibility Checks: Check eligibility before applying by anonymously completing a screening
  - ❑Educational Content: Articles covering nutrition, housing, disaster recovery, and more
- Guidance & Support
  - ❑Customer Support: Access trusted help via benefits counselors, local partners, and online chat

BenefitsCheckUp®

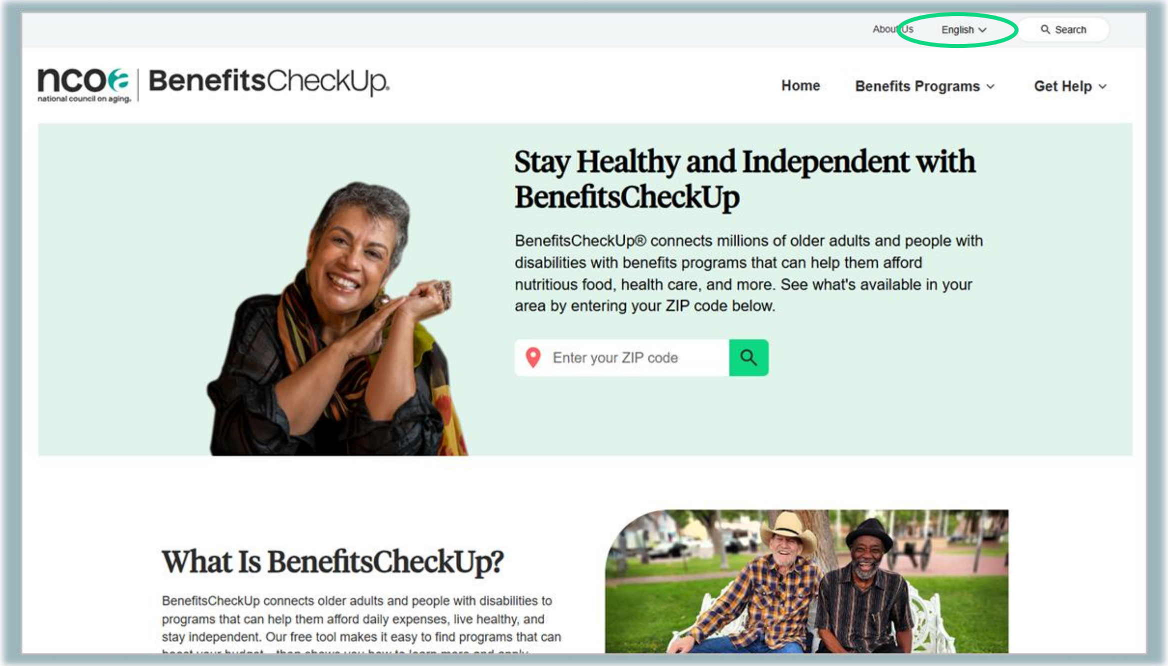


https://BenefitsCheckUp®.org/

Navigating the Homepage

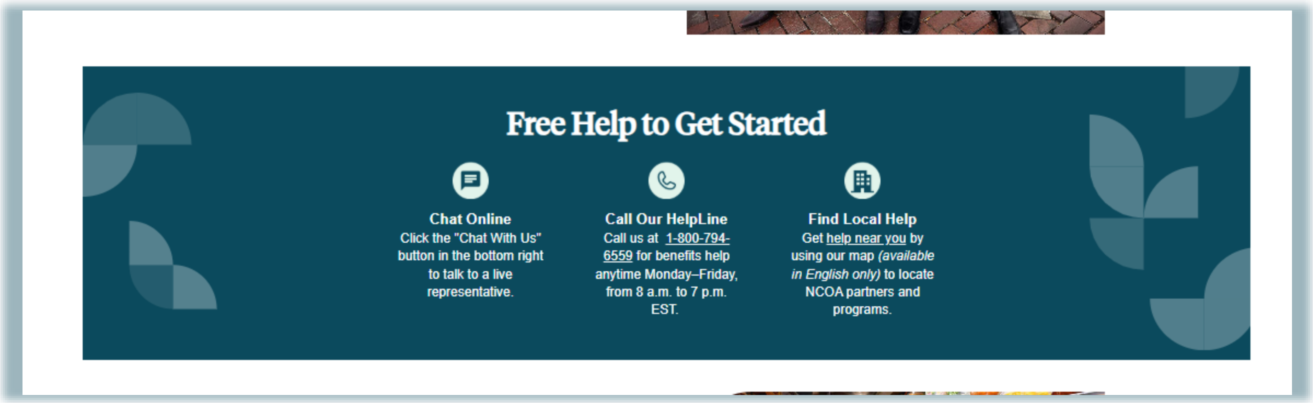
Navigating the Homepage

- BenefitsCheckUp® was already available in English and Spanish, and now it's available in Vietnamese, too.
- To switch languages, simply navigate to "English" in the upper right corner, and choose the language you want.



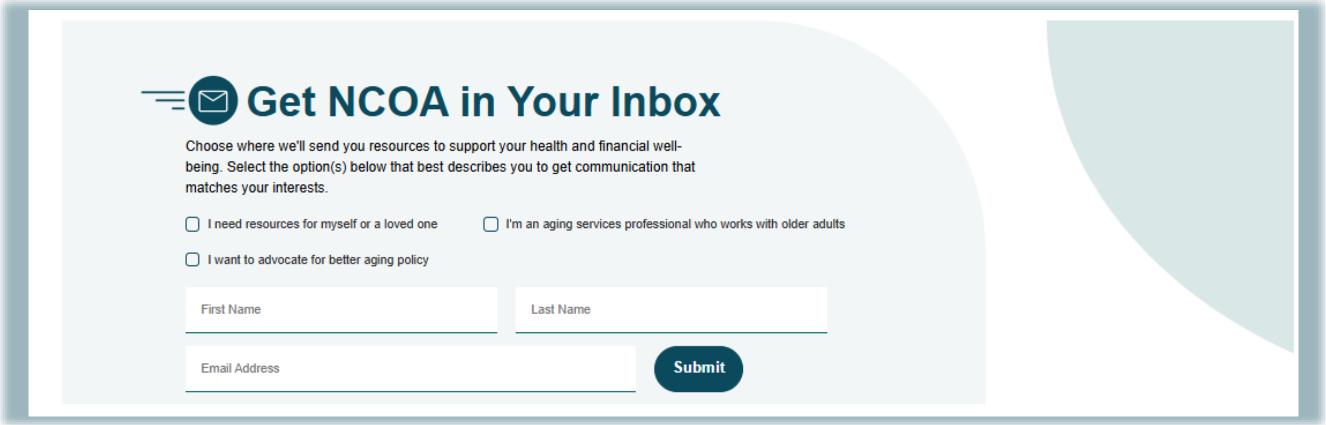
Navigating the Homepage

- If you scroll down, midway, you will locate information regarding our chat function, HelpLine, and link to find our partner near you
- Simple click the link and enter your zip code to see the full list of local partners in your area



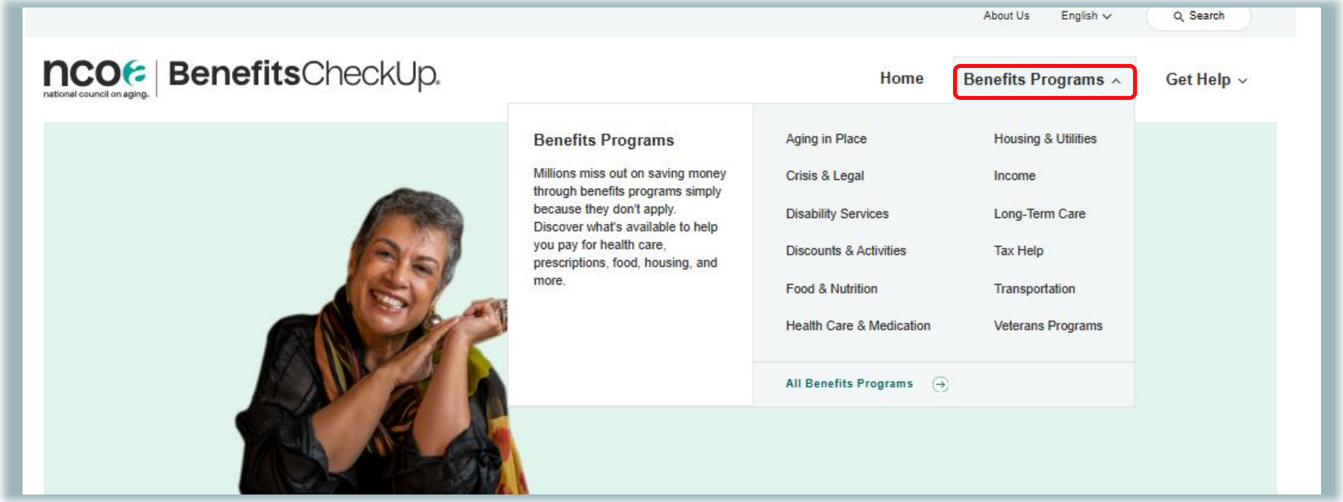
Navigating the Homepage

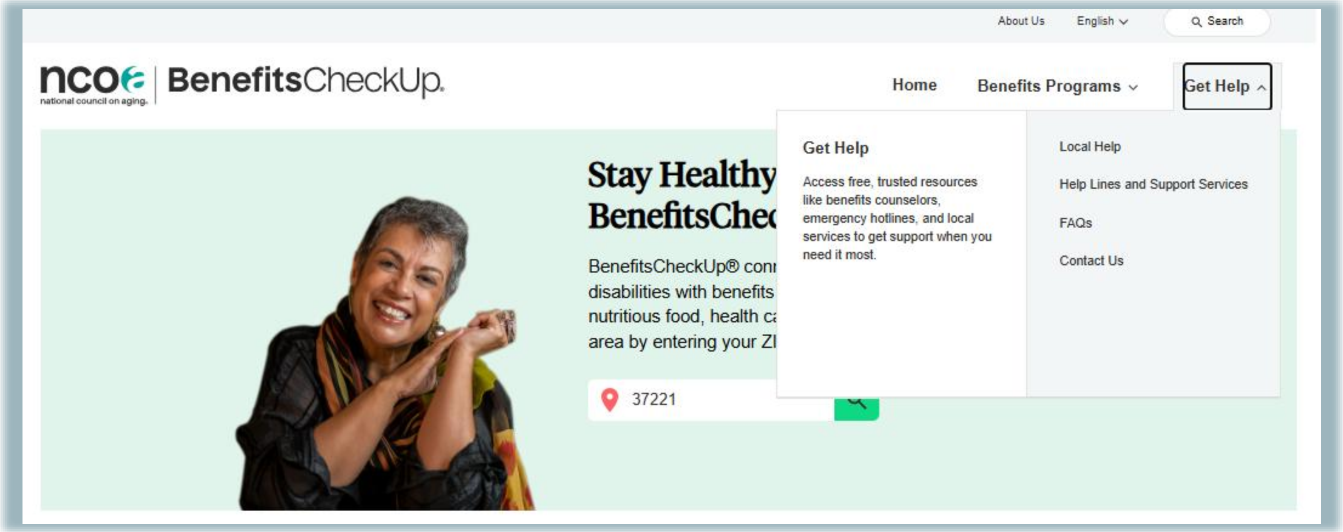
- If you scroll to the bottom of the page, you will find this box allowing you to subscribe to the monthly newsletter



Navigating the Homepage

- After landing on the homepage, you may navigate to the banner to find tabs labeled “Benefits Programs” and “Get Help”
- By selecting “Get Help” you will be able to locate resources to get support when you need it most.

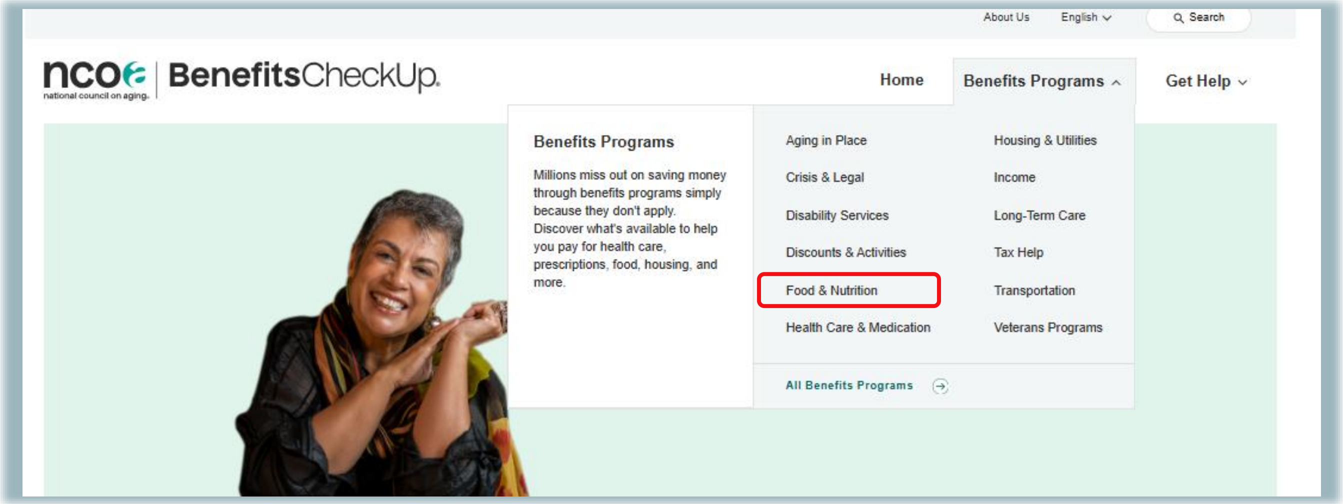


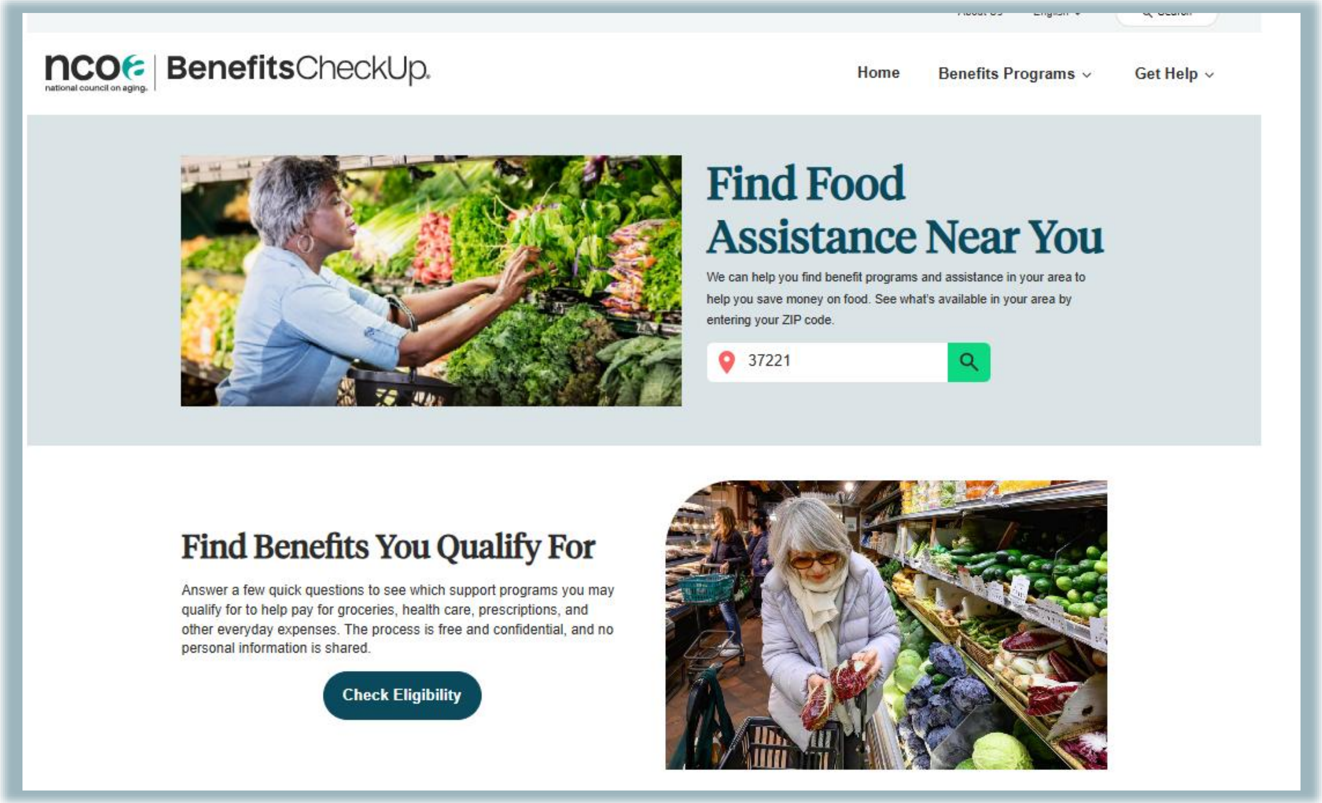


Finding Benefit Programs via Eligibility Screening

Finding Benefit Programs

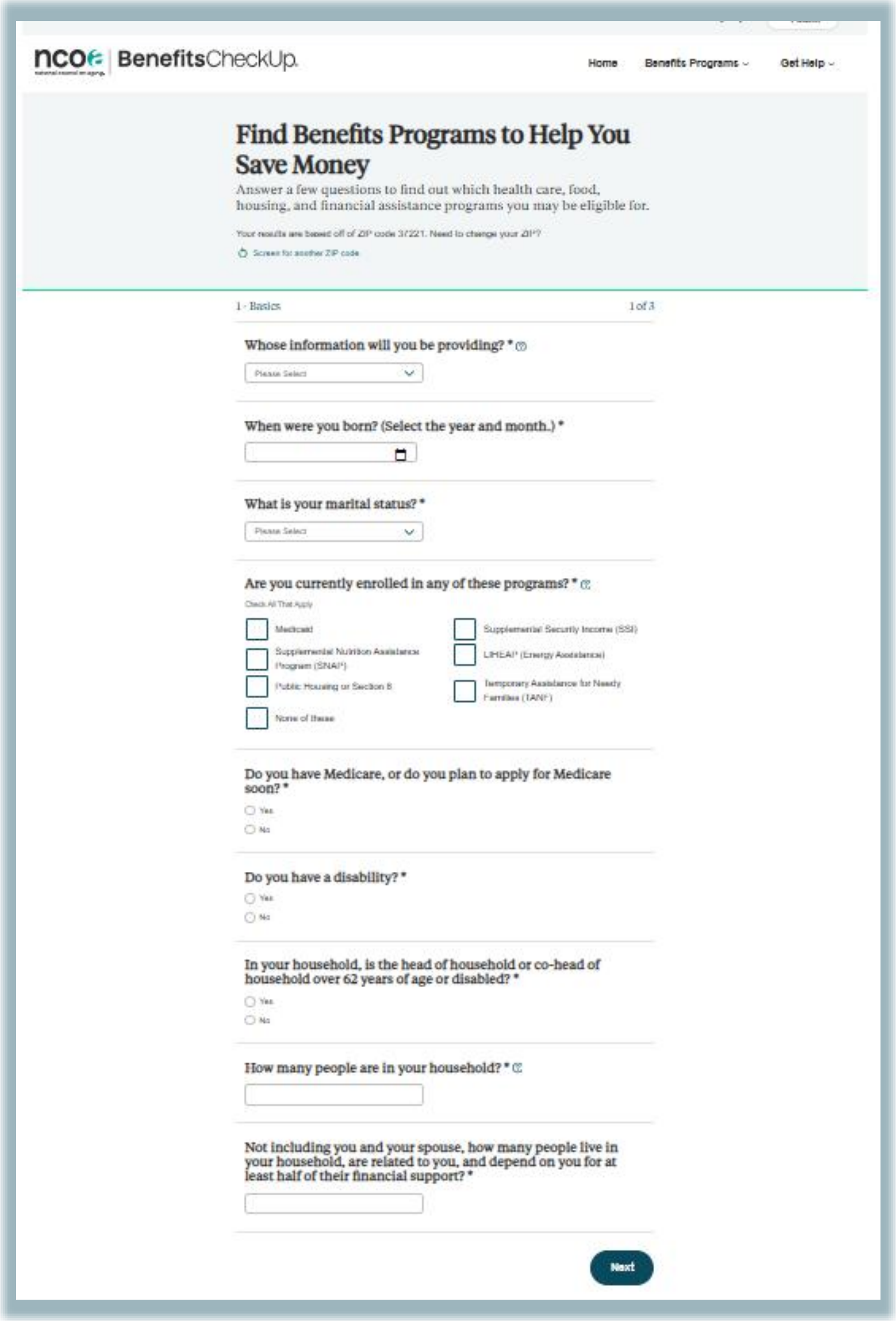
- By selecting “Benefits Programs” you may then search for programs by assistance topic
- You may select “All Benefit Programs” to access the full list of programs which can be filtered by category



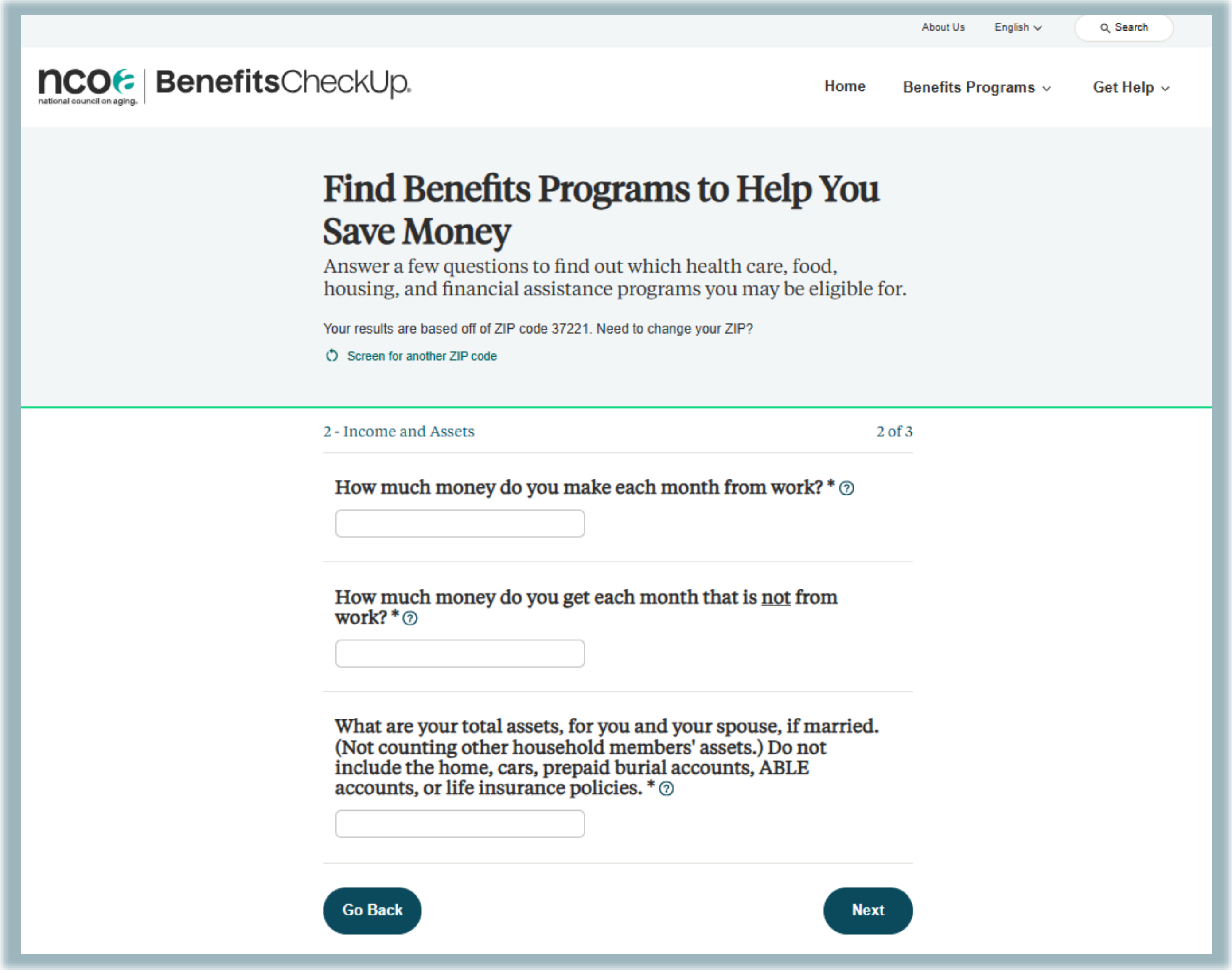


Finding Benefit Programs

- Here you will go through three (3) steps, answering a few questions to find out which health care, food, housing, and financial assistance programs you may be eligible for.
- Step 1 will be the "Basics" such as who is being screened, age, marital status, Medicare status, household information, etc.

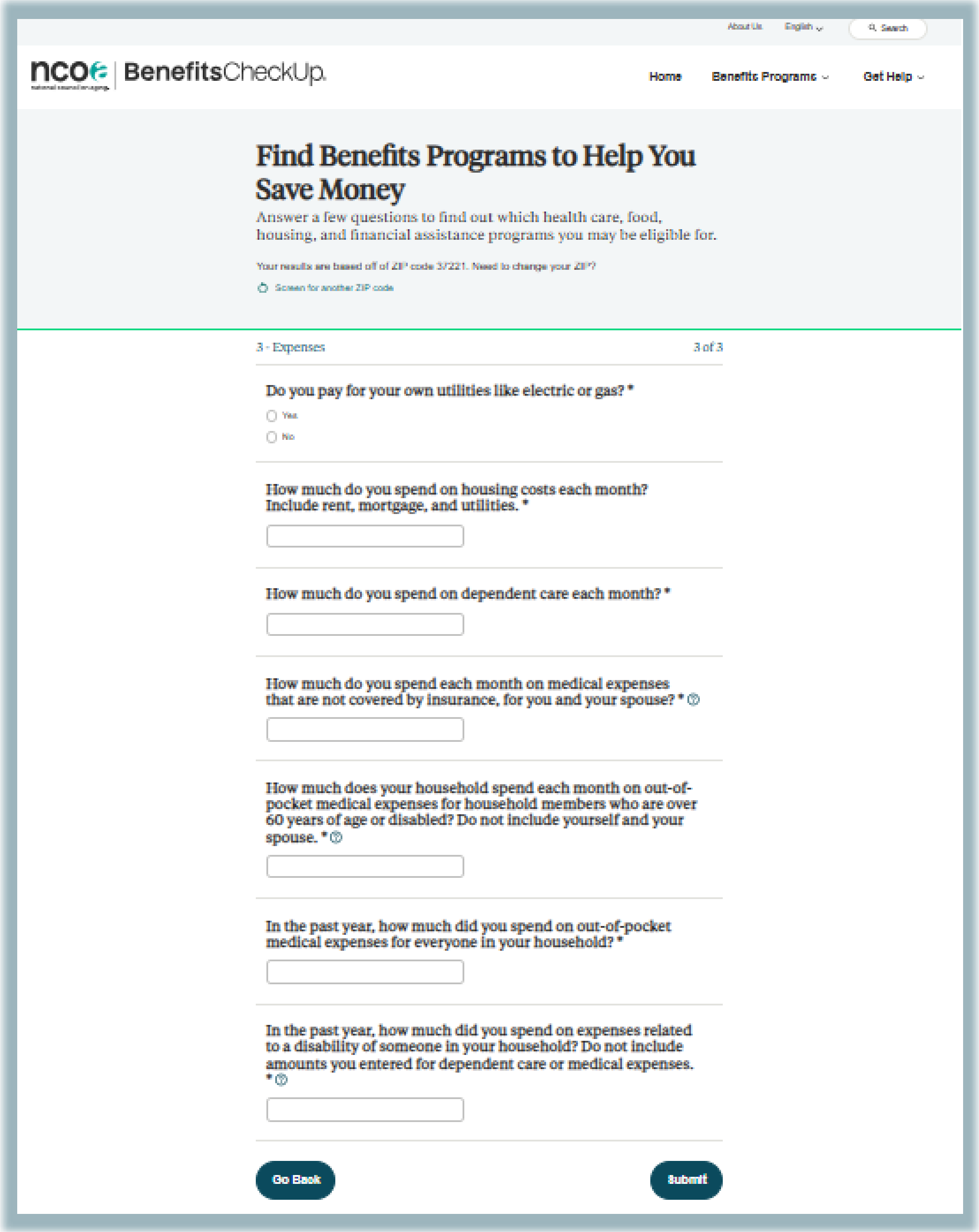


Finding Benefit Programs



- Step 2 will be your “Income and Assets” such as amount of income from work, income not from work, and total assets.

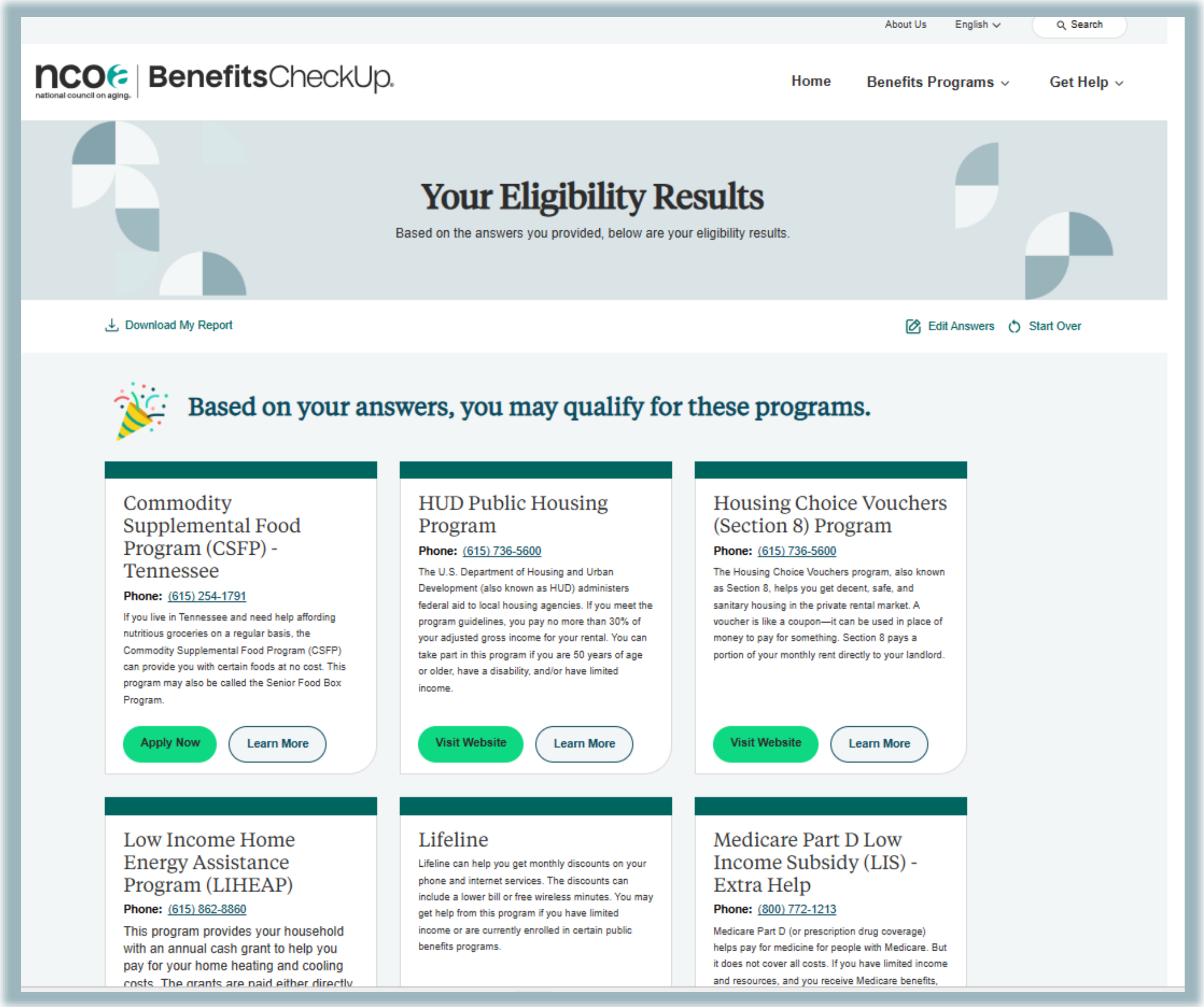
Finding Benefit Programs



- The final step, Step 3, will be your “Expenses” such as rent, mortgage, utilities, medical costs, and dependent care.

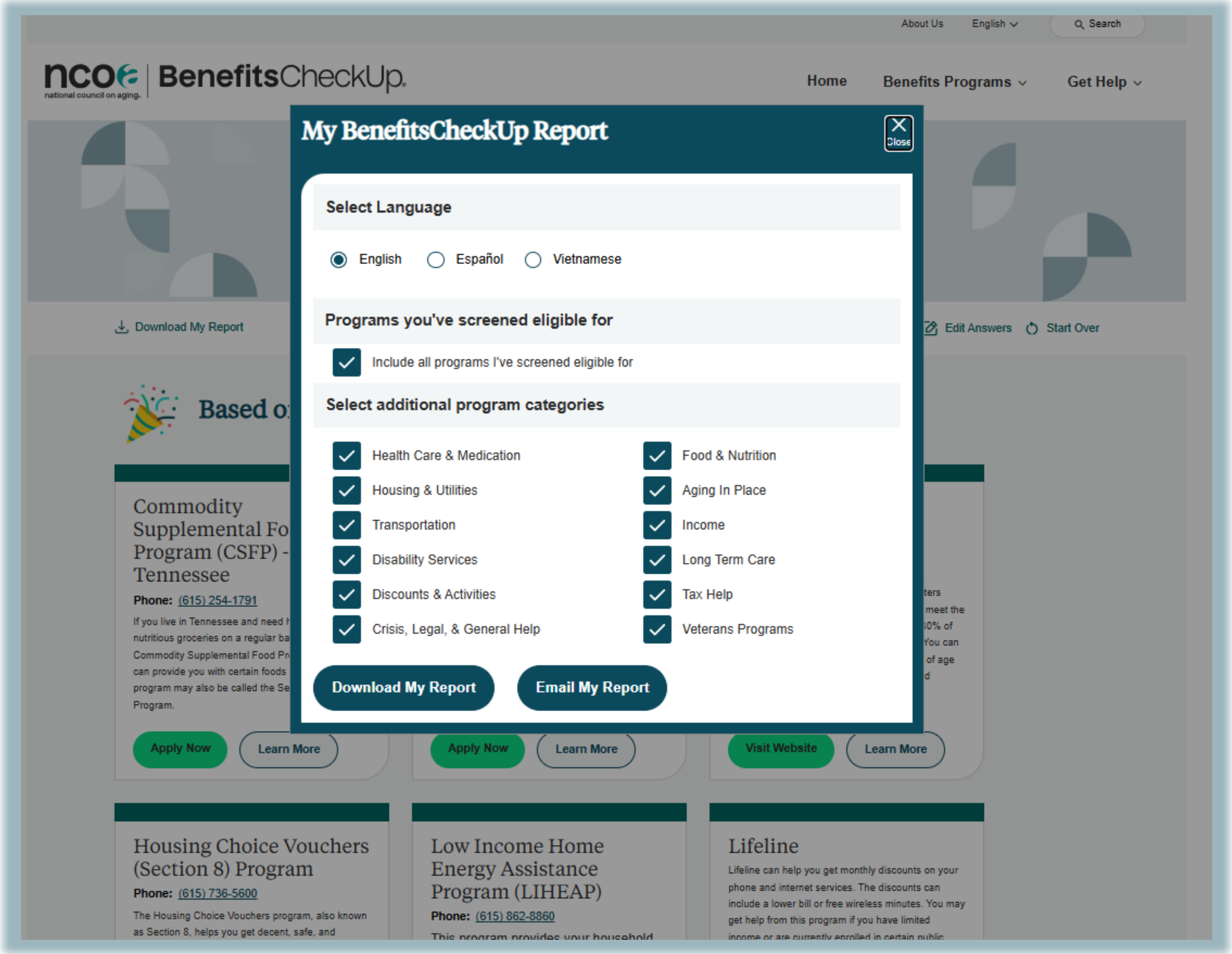
Check Your Eligibility

- After you click “Check Eligibility,” our site will ask you additional questions to determine if you qualify and then provide you with a personalized report.
- You can view your Eligibility Results report as a PDF or email it to yourself, go back and edit your answers, or perform a new benefits search for someone else by changing the ZIP code.



Check Your Eligibility

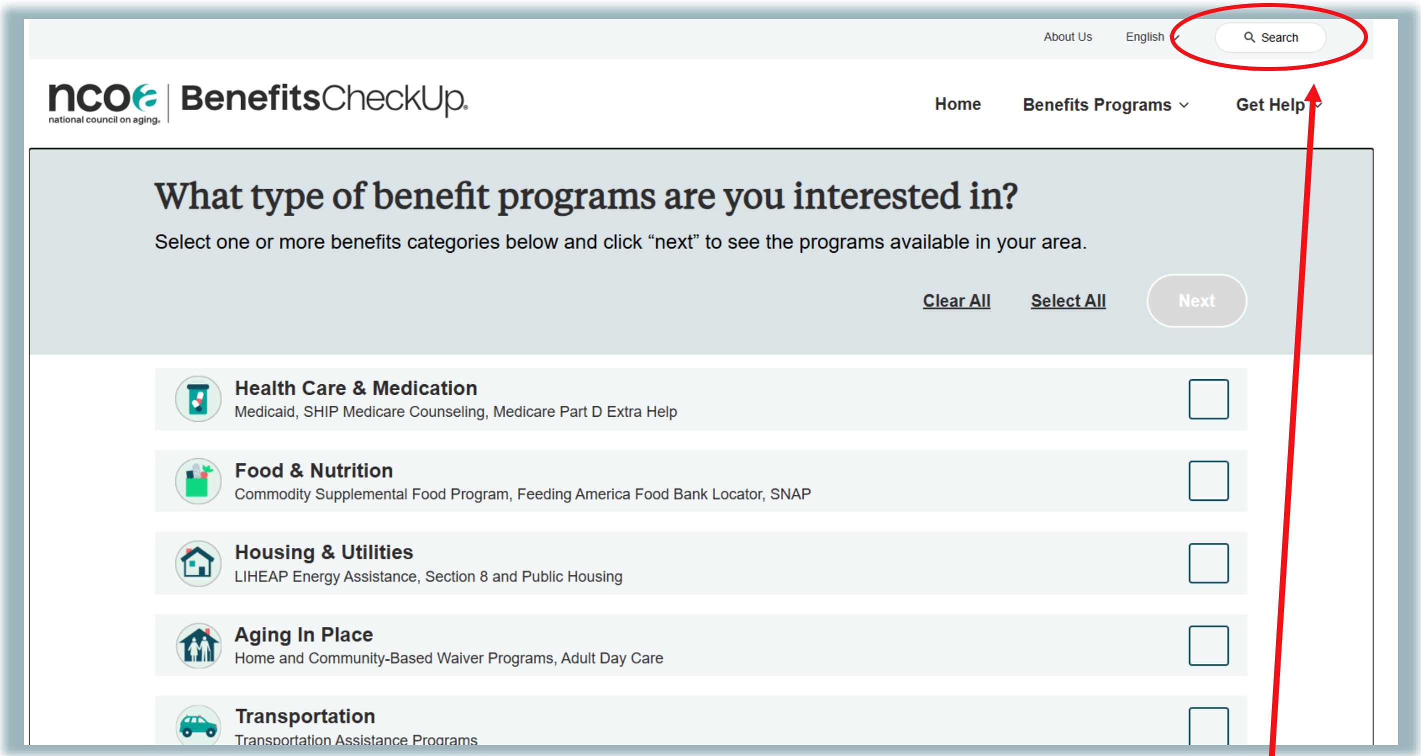
- You can also select the language and remove/add any program categories you may or may not be interested in having included within this report

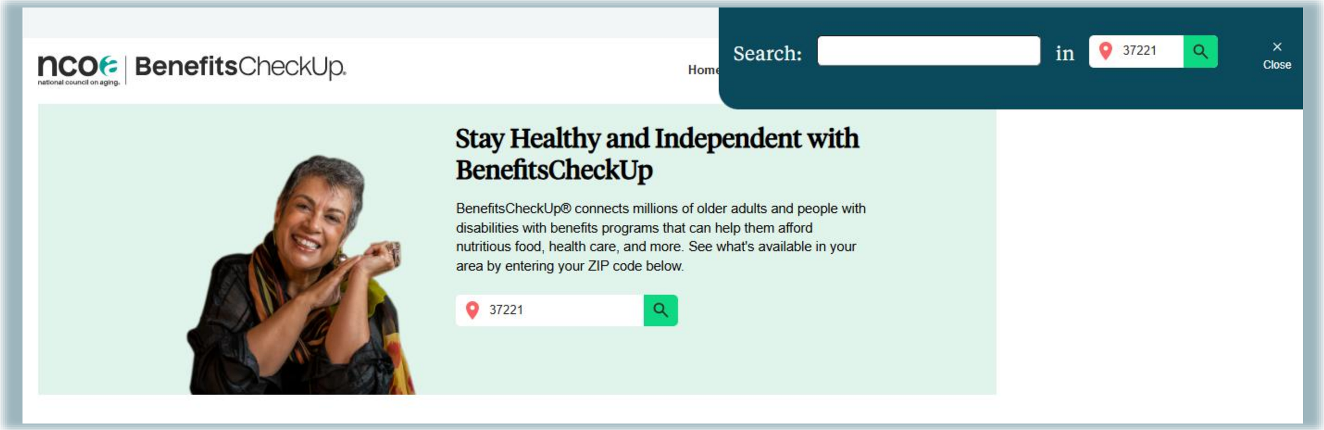


Finding Benefit Programs without Eligibility Screening

Browse Benefits Programs in Your Area

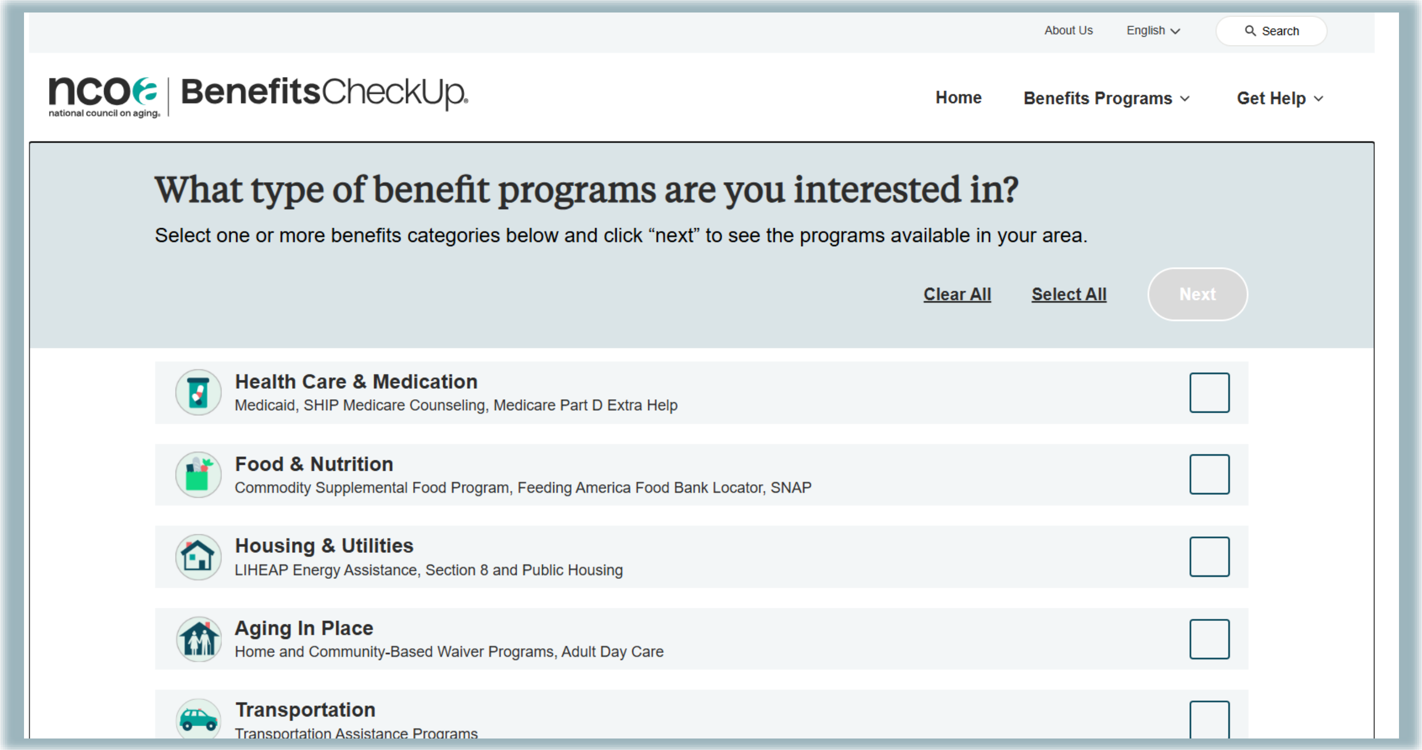
- Start browsing programs by entering your ZIP code on the home screen
- You will then be asked to select the categories you're most interested in
- You can also browse benefits by topic.
  - ❑ For example, if you need help paying your utility bill, simply type "utility bill" and your ZIP code into the search bar at the top of the page.





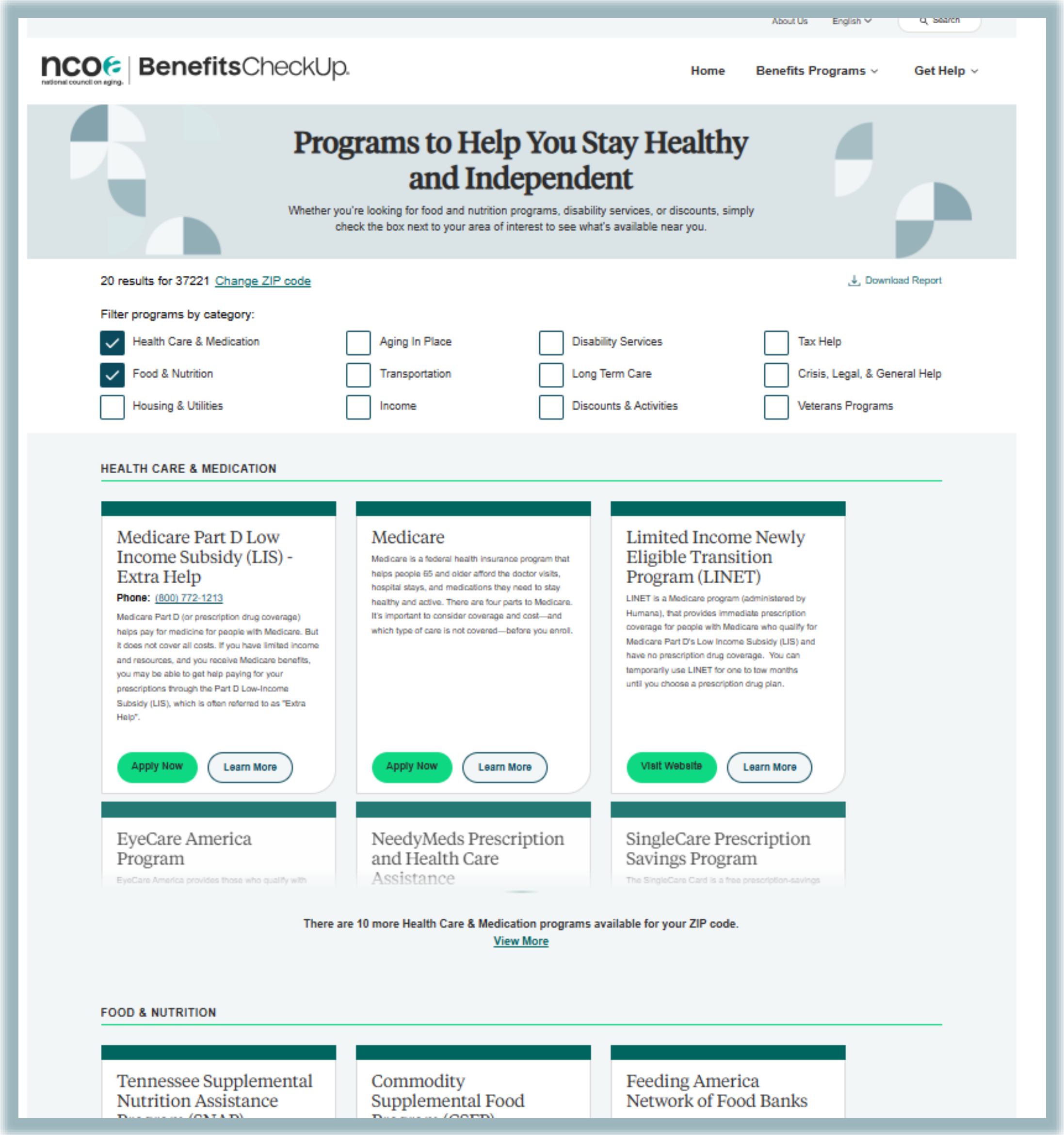
Browse Benefits Programs in Your Area

- Start browsing programs by entering your ZIP code on the home screen
- You will then be asked to select the categories you're most interested in



How to Move Forward with Your Results

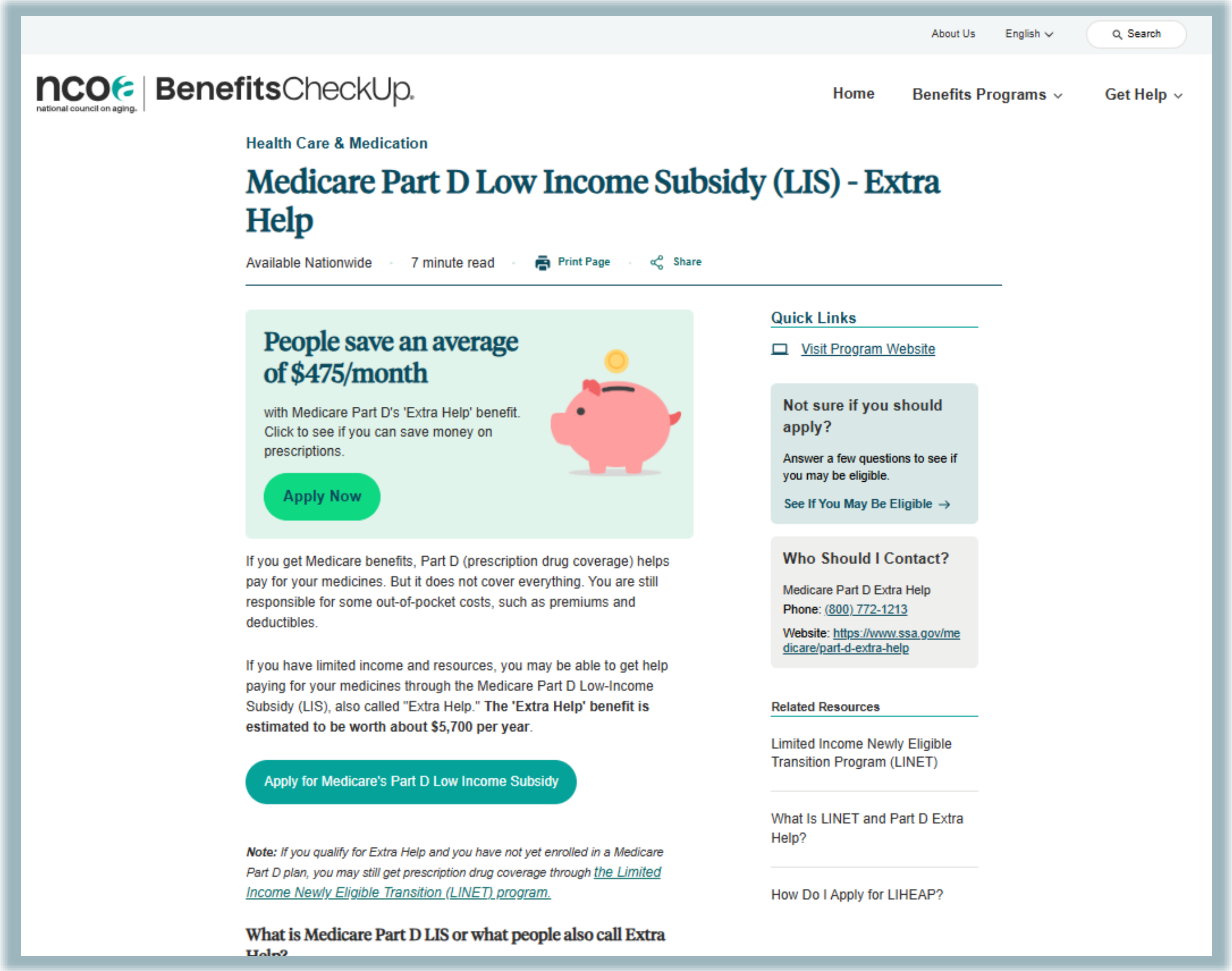
Browse Benefits Programs Available to You



- When you make your selections and click next, you will see all of the benefits programs available in your area.
  - Including:
    - Phone Numbers
    - Websites
    - Program Information
    - Ways to Apply

Browse Benefits Programs Available to You

- Click "Learn More" to get a detailed explanation of the program and step-by-step instructions on how to apply.

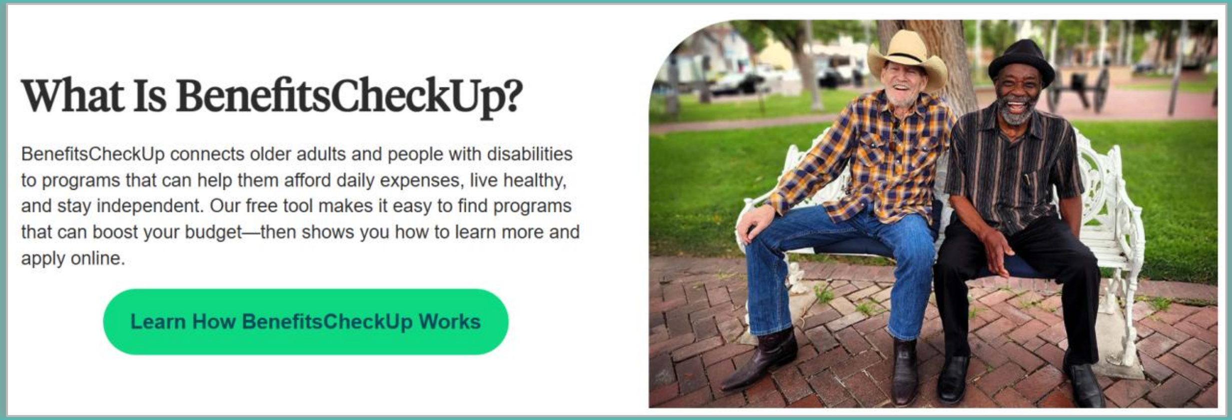


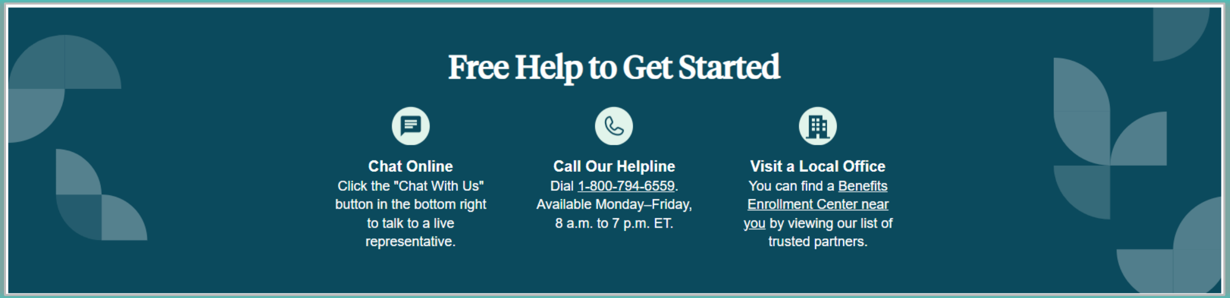
Apply Online

- Our site also helps you apply for benefits programs by connecting you to online applications. You can apply directly by clicking “Apply Online” under a program when viewing your search results.

- For programs that don't have direct online applications, you can click “Visit Website” to go straight to the program’s official site

BenefitsCheckUp® has over 1.1 million users and a 59% engagement rate*





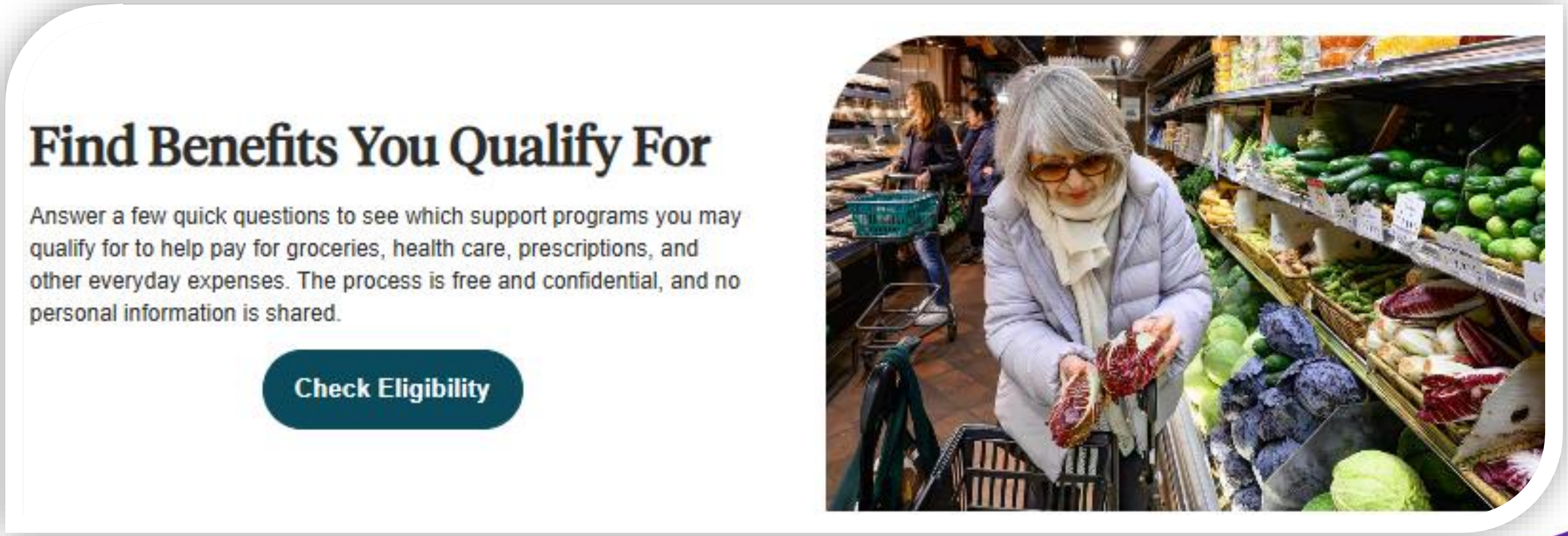
Questions?

THANK YOU!

This publication was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $13,504,196.00 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS or the U.S. Government.

BenefitsCheckUp Activity Instructions

- Go to benefitscheckup.org
- Under “Find Benefits You Qualify For” click “Check Eligibility”
- Use the information on the next slide to see what benefits Marsha Mellow qualifies for.



USAging

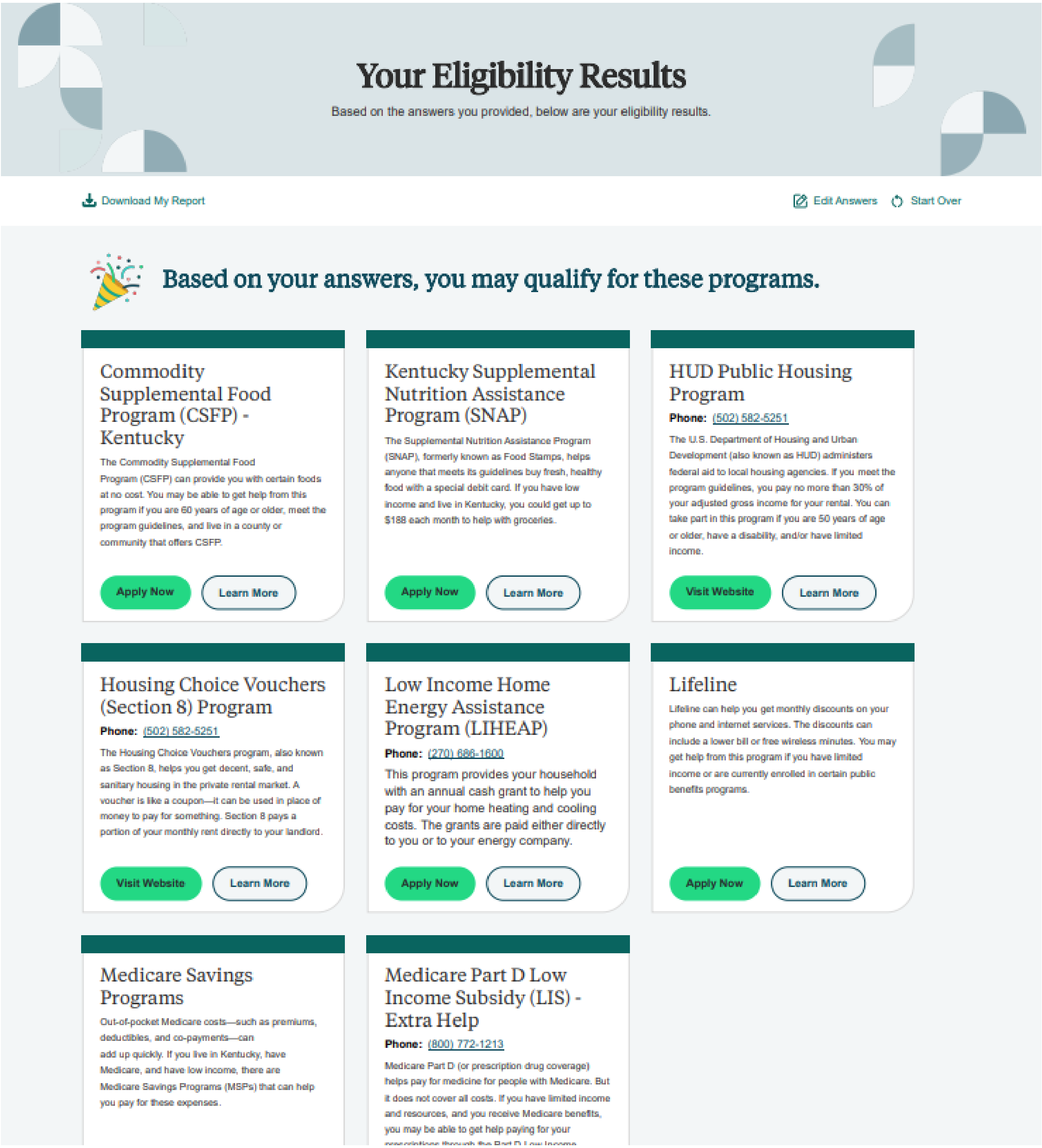
BenefitsCheckUp Activity

Marsha Mellow is 71-years-old, single and lives on her own. She receives net income of $1,200 in Social Security retirement benefits each month. Social Security withholds $202.90 for her Medicare Part B premium. She does not have any assets or savings.

Ms. Mellow's rent and utility expenses are $900 a month. She has frequent doctor visits to help manage her disability and estimates she spends about $150 a month in copays including prescriptions.

DOB: July 17, 1955   Zip Code: 42301

USAging



Marsha's Estimated Savings

Core Program	Average Monthly Savings	Average Annual Savings
Supplemental Nutrition Assistance Program (SNAP)	$188	$2,256.00
Medicare Savings Program (MSP)	$202.90	$2,434.80
Medicare Part D Extra Help (LIS)	$475	$5,700.00
Total Estimated Monthly Savings:	**$865.90**	**$10,390.80**

ncoa.org/article/estimated-value-of-benefits-for-benefits-enrollment-centers

USAging

What did you find most helpful about the BenefitsCheckUp tool?

How could/does your agency use BenefitsCheckUp?

Feedback or Questions

Contact me at mroot@usaging.org

USAging

Avisery™

by AgeOptions

Inter-Organizational Partnerships to Boost Medicare Savings Program Enrollment

U.S. Aging Conference

July 18, 2026

Avisery by AgeOptions **trains professionals** on how to help consumers **navigate the complexities** of Medicare & Medicaid.

What Avisery Does

Offer **TRAININGS, WEBINARS,** and **EDUCATIONAL MATERIALS** to professionals who counsel consumers on health care access and coverage

Provide free **"Ask the Expert"** service to guide professionals in their work with consumers

ADVOCATE for administrative rule and legislative changes to enhance access and affordability

2026 Sources of Revenue

Avisery® by AgeOptions

- Russell & Josephine Kott Memorial Charitable Trust
- RRF Foundation for Aging
- Revenue from Training Fees and Contracts
- Illinois Department on Aging
- Other Grants

Thank You!

Three Main Types of MSP

Medicare Savings Programs (MSP) federal minimum income standards:

- Qualified Medicare Beneficiary (QMB) – up to 100% FPL
  - Pays for monthly Medicare Part A and Part B premiums, deductibles, and cost sharing
- Specified Low-income Medicare Beneficiary (SLIB or SLMB) – 120%
  - Pays the monthly Medicare Part B premium only
- Qualified Individual (QI) – 135% FPL
  - Pays the monthly Medicare Part B premium only

Eligibility is based on income and assets for each type of MSP. Limits vary by state, but there is a federal minimum standard. Some states have taken advantage of federal flexibilities to increase enrollments by raising income and asset limits.

Why Medicare Savings Programs Are Important

- MSPs can reduce out-of-pocket expenses
  - Help beneficiaries pay for Medicare cost sharing and/or premiums through Medicaid
- Qualifying for MSP can save a beneficiary at minimum of $2,435 in 2026
- Beneficiaries eligible for QMB typically also qualify for Medicaid, including Medicare cost sharing assistance
- SLIB and QI are especially important for beneficiaries not eligible for full Medicaid benefits and who may not be connected to benefit counselors

MSPs Offer Greater Access to Care

- In addition to Medicare premium assistance, MSPs provide additional benefits
  - QMB covers Part A and Part B cost sharing
  - Qualifying for any MSP automatically qualifies beneficiaries for the Extra Help program to assist with Part D drug costs (premiums, drug deductible, cost sharing)
  - Eliminates any Part B late enrollment penalty
  - QMB improper billing protections
  - MSP benefits are not subject to Medicaid estate recovery
    - Includes Medicare premiums and Medicare cost sharing paid by QMB

MSPs are Underutilized

- Approximately 10 million beneficiaries are enrolled in an MSP
  - 6 million may be eligible, but not enrolled
- Enrollment barriers
  - Beneficiaries are not aware of the program
  - Stigma when associated with Medicaid
  - Application process is complicated and burdensome
  - Administrative issues of inappropriate denials or delayed benefit implementation (ex. benefit approved on paper, but premiums continue to be deducted from Social Security benefit)
  - Jointly run state-federal program that requires coordination between Medicaid and SSA
  - Annual redeterminations can result in coverage disruptions due to missed notices or administrative barriers

Source: AARP Public Policy Institute (2026)

Increasing MSP Enrollment through Collaborative Systems

- Avisery by AgeOptions partnered with stakeholder organizations committed to increasing MSP enrollment and improving beneficiary access to benefits
- Building on each organization's unique expertise and strengths, we worked toward common goals and initiatives to expand access to MSPs
    - Established a referral pathway to legal assistance for MSP denials
    - Established a workgroup to identify and address administrative rules and procedures at the state and federal level that prevent MSP enrollment
    - MSP Enrollment Corps to promote consumer outreach and enhance trouble-shooting expertise among aging network benefits counselors

MSP Legal Referral Pathway

- In 2020, Avisery established a legal referral pathway for cases involving delayed or inappropriately denied MSP benefits
- Partners include Legal Aid Chicago, Land of Lincoln Legal Aid, and Prairie State Legal Services
- Avisery serves as the first point of contact, leading outreach, screening, conducting the initial intake, and connecting the client with the appropriate legal organization based on residence
- Legal aid partners assist with issue resolution and support clients in filing appeals when necessary
- Pathway addresses barriers that prevent clients from appealing due to the complex and intimidating process
- Systemic issues/trends are shared back with the workgroup for discussion and potential action
- Legal representation has resulted in clients being approved for MSP benefits timelier and obtaining reimbursements for Part B premiums paid out-of-pocket while MSP-eligible

MSP Workgroup to Identify Barriers and Opportunities for Policy Improvement

- Launched in 2021 and invited stakeholders to participate, including CMS, Illinois SHIP, NCOA, Legal Aid Chicago, and additional national organizations added over time
- Regularly meet to identify MSP trends
  - Emerging issues, implementation of benefits
- Review strategies to increase MSP enrollment
  - LIS leads data
  - Part A Conditional Enrollment
  - Switching Illinois from a Group Payer to a Part A buy-in state allowing individuals 65+ to enroll in premium Part A any time of the year

MSP Workgroup

- Current priorities
  - Aligning MSP household size with Extra Help
  - Switching IL to a Part A buy-in state
  - Collaborating with the Aging and Disability Health Policy Lab

MSP Enrollment Corps

- Established in 2023 to promote consumer outreach and enhance trouble-shooting expertise among aging network benefits counselors
- Provides training, technical assistance, outreach support, and peer learning opportunities
- In 2023, AgeOptions leveraged MIPPA funding to launch the MSP Enrollment Corps, encouraging agency participation through a network of counselors who provide direct assistance to Medicare beneficiaries
- Includes counselors across the Illinois aging network, such as SHIPs, ADRNs, and other aging organizations

MSP Enrollment Corps

- Meet bimonthly to review and discuss MSP issues on the ground
- Share outreach materials and best practices for identifying and enrolling eligible beneficiaries
- Highlight success stories and effective approaches
- Compare experiences to determine if counselors encounter similar MSP challenges
- Many MSP Legal Pathway referrals come from the Enrollment Corps
- Members continue to participate without dedicated funding

MSP Enrollment Corps Satisfaction Survey

- 2026 survey of Enrollment Corps members revealed that participation resulted in:
  - 91% saw improvement in identifying potential MSP-eligible cases
  - 83% improved their ability to troubleshoot MSP application problems
  - 67% advocated for easier access to MSP benefits for eligible individuals
  - 59% trained colleagues at their organization on MSP
  - 80% are satisfied with technical assistance provided

- When asked why they participate, members shared the following:
  - *Gain information and support*
  - *Gain insight into the program and increase the number of MSP applications I submit*
  - *I learn about changing rules and regulations on MSP and listen to peers on how they are solving issues with MSP benefits*
  - *Improve my understanding of MSP and successfully enroll eligible candidates*
  - *Happy to learn, share experiences, and seek advice in current or anticipated counseling sessions*

Accomplishments and Impact

- MSP Referral Pathway has helped eligible Medicare beneficiaries obtain reimbursements for premiums paid out-of-pocket while enrolled in MSP
- Invitation to CMS National Stakeholder call on streamlining the MSP process
- Increased utilization of Part A conditional enrollment in Illinois
  - Illinois is a group payer state. Currently, individuals not eligible for premium-free Part A but eligible for QMB can only enroll during the Medicare General enrollment period from (Jan 1 –March 31)
  - Process is complex and applications are usually delayed or stalled
  - Avisery developed a Conditional Part A Enrollment Guide to support counselors in assisting clients using feedback from the MSP Workgroup and Enrollment Corps

Collaboration Improves Access to MSP Benefits

- Collaboration with aging network partners, policy and legal aid organizations, and frontline counselors is essential to improving MSP access
- Shared training, resources, and peer learning strengthen counselor capacity
- A structured MSP legal referral pathway helps resolve inappropriate denials and stalled cases
- Our work informs and supports policy changes that reduce MSP barriers and improve access
- Coordinated efforts result in timely benefits, coverage stability, and cost savings for beneficiaries

Questions

Thank you!

*Since 1974, **AgeOptions** has established a national reputation for meeting the needs, wants and expectations of older adults in suburban Cook County. We are recognized as a leader in developing and helping to deliver innovative community-based resources and options to the evolving, diverse communities we serve.*

Georgia Gerdes
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Phone: 708.628.3440

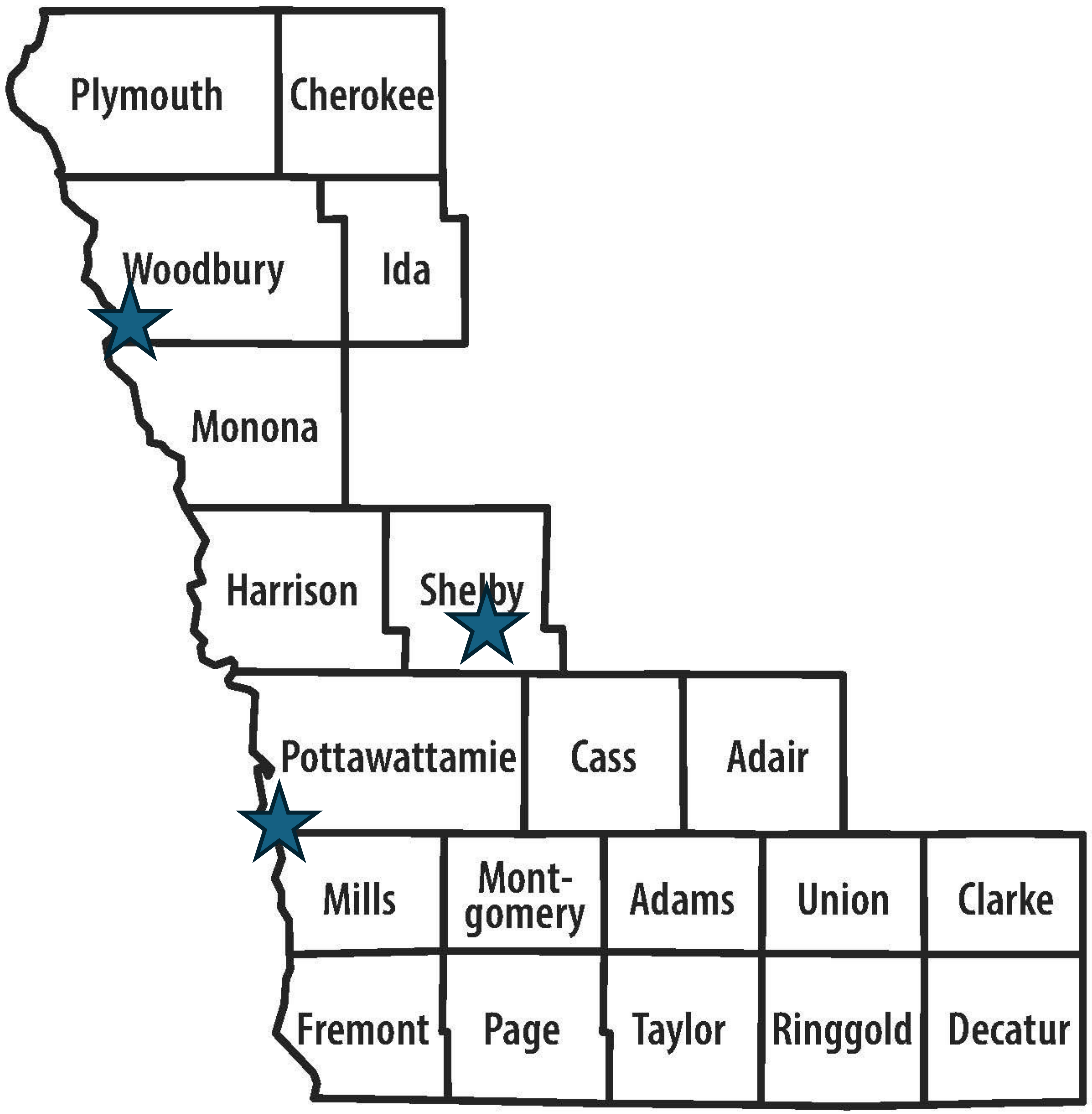
How Benefits Enrollment Benefits Your AAA

By Kelly Butts-Elston

Chief Executive Officer

Connections AAA, Council Bluffs, IA

CAAA Service Area



★ Sponsored SHIP site

Financial Improvement of Older Adults We Serve

- Reduces Poverty by enrollment into benefits
- Helps Individuals increase their income with alternative sources like SSI
- Reduces Medical premiums or expenses with “Extra Help”
- SNAP Enrollment alleviates food insecurity
- Improves Housing Stability and Independence(LIHEAP/community assistance programs)

Maximizes Health and Independence for Aging Clients

- Prevents premature institutionalization
- Improves Healthcare
  - When premiums and co-pays are reduced or removed, older individuals utilize more healthcare
  - When beneficiaries are aware of what is covered they access more preventative benefits of Medicare

Strengthens Your Agency's Community Impact

- Expands Client Reach (New audience exposed to your AAA)
- Expands Community Exposure (MIPPA, SHIIP)
- Opens Community Collaboration Doors
- SHIIP Sponsorship has provided a pathway to high performing volunteer base
- Exposure to agency by a large segment of the aging population BEFORE they are in crisis and need to seek assistance

Questions

Please take a moment to provide feedback.

What benefits training or technical assistance topics would you like to see next?

Additional Feedback and Questions

Thank you!

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