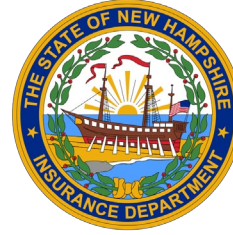


The State of New Hampshire



Lori A. Weaver
Commissioner



David J. Bettencourt
Commissioner

March 19, 2024

The Honorable Charles Schumer
Majority Leader
United States Senate
Washington, DC 20510

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

The Honorable Mitch McConnell
Minority Leader
United States Senate
Washington, DC 20510

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

Re: Funding extension for Medicare low-income beneficiary outreach and enrollment efforts

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

We are writing to you regarding the urgent need to extend crucial funding for Medicare low-income beneficiary outreach and enrollment initiatives. Although the National Association of Insurance Commissioners (NAIC) may communicate with you in the future on this matter, we believe a letter from New Hampshire's Insurance Department and Department of Health and Human Services underscores the importance of this issue to state efforts to serve eligible residents.

The expiration of funding authority for this program is on October 1st. Without continued support for outreach and education efforts led by our two agencies, State Health Insurance Assistance Programs (SHIPs), Area Agencies on Aging, and other community-based organizations, millions of low-income beneficiaries, including thousands of New Hampshire residents, risk being unable to access the vital Medicare Savings Program (MSP) and Part D Low-Income Subsidy (LIS) Extra Help. It is through these activities that community-based organizations can help vulnerable older adults and people with disabilities access assistance for prescription drug coverage and other essential Medicare benefits for which they are eligible. These essential programs help people afford prescription drugs, doctor visits, and other critical healthcare services, especially as out-of-pocket health costs continue to rise.

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The outreach and education provided by the modest funding provided by this program is indispensable in helping beneficiaries navigate the complexities of the Medicare system. For instance, according to the Administration for Community Living (ACL), from September 2020 through August 2023, state and local partner organizations assisted nearly 3 million beneficiaries through group outreach events and conducted approximately 3.2 million one-on-one contacts with Medicare beneficiaries, their families, or caregivers.

The funding is particularly important to assist low-income older adults and individuals with disabilities who are no longer eligible for Medicaid due to the discontinuation of COVID-19 Public Health Emergency protections, as these individuals may be eligible to receive assistance with their Medicare costs. In the past calendar year alone, the Medicare Improvements for Patients and Providers Act (MIPPA) program has assisted nearly 4,000 Medicare beneficiaries in New Hampshire who are below 150% of the Federal Poverty Limit. We have expanded our outreach and education efforts in our communities, which led to a 215% increase in the number of individuals reached as compared to the previous year. NH has also experienced a 91% increase in beneficiaries reached under the age of 65, a 300% increase in Native American beneficiaries reached, and a 180% increase in assistance to beneficiaries for whom English is not their first language.

Despite the program's proven effectiveness in New Hampshire and across the country, and relatively modest annual funding of \$50 million, its authorization has been allowed to lapse. It's worth noting that over the past 15 years, this program has received bipartisan support and has been extended 11 times. Most recently, the Senate Finance Committee included it in their health proposal (S. 3430), which garnered unanimous, bipartisan backing.

The need for continued funding is particularly acute given the demographic reality that approximately 10,000 Americans reach the age of 65 every day. This is especially true in New Hampshire, the second fastest aging state in the country. Furthermore, the program serves as a crucial tool for states to address challenges arising from the Medicaid unwinding, particularly as dual-eligible individuals lose their Medicaid eligibility.

We strongly urge you to take swift action to extend this vital program for low-income Medicare beneficiaries. Your attention to this critical issue and consideration of our request would be greatly appreciated.

Sincerely,



DJ Bettencourt
New Hampshire Insurance Commissioner



Lori A. Weaver
New Hampshire Department of Health and
Human Services