

# Promising Practices: State Initiatives Promoting Low-Income Subsidies and Other Benefits



Managing health care expenses and the costs of everyday items and services can be challenging for Medicare beneficiaries with limited income. Financial assistance programs such as the Medicare Savings Programs (MSPs) and the Low-Income Subsidy (LIS)/Extra Help Program assist eligible individuals with Medicare costs but remain underutilized.<sup>1</sup> States have implemented innovative initiatives to increase awareness and participation in these cost-saving programs. This issue brief highlights state strategies promoting MSPs and LIS/Extra Help.

## Engaging Outreach Events

### Hawaii's Project Grad 65

The Hawaii Executive Office on Aging (EOA) and the State Health Insurance Assistance Program or SHIP created [Project Grad 65](#), an event designed to educate individuals approaching Medicare eligibility. Since its launch in 2018, this initiative has helped participants understand Medicare's options, enrollment procedures, and financial assistance programs, MSPs and LIS/Extra Help. This event features:

- Presentations from Hawaii SHIP detailing Medicare Parts A, B, C, and D and how and when to enroll in Medicare to avoid late enrollment penalties.
- Eligibility and enrollment information from MIPPA volunteers on MSPs, LIS/Extra Help and Medicare preventive benefits.
- Insights from the Social Security Administration (SSA) representatives on Social Security benefits.

Originally an in-person event targeting high school class reunion groups, Project Grad 65 has transitioned to a statewide virtual format held up to three times annually. Each live-streamed session reaches between 100 and 200 participants.

## Partnerships that Build Community Support

### Massachusetts Health Care Training Forum (MTF)

Since 2003, Massachusetts' Medicaid and Children's Health Insurance Program agency, MassHealth, has led the [Massachusetts Health Care Training Forum](#) (MTF) program in partnership with ForHealth Consulting at the University of Massachusetts Chan Medical School. The MTF provides ongoing

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<sup>1</sup> For information about Medicare Savings Programs and the Low-Income Subsidy/Extra Help, visit <http://advancingstates.org/mippa>.

education and resources to health and human service workers and advocates. Information on MassHealth policies and operations and public assistance programs is shared with participants along with:

- Webinars, virtual or in-person events covering MSPs, LIS/Extra Help, Medicaid, and other benefits.
- Timely updates on policy changes impacting public health programs.
- A centralized online resource hub with tools for outreach and education.

Massachusetts strengthens its statewide support network for low-income populations by equipping service providers and advocates with up-to-date information.

## **Texas Rural Outreach Initiative**

During Medicare’s annual open enrollment period, the Texas Health and Human Services Commission, in partnership with the [Texas Health Information, Counseling and Advocacy Program](#), or HICAP, conducts a statewide media campaign targeting rural communities. In 2024, the initiative included:

- In-person visits to health care providers in 12 rural counties.
- Distribution of “pharmacy bags” containing MSP and LIS/Extra Help informational materials to pharmacies and health care providers.
- Collaboration with local pharmacies to share posters, flyers, and rack cards describing MSPs and the LIS/Extra Help program with the public.

This proactive approach ensures that underserved communities receive essential information about financial assistance programs.

## **Promoting Benefit Programs through Mail**

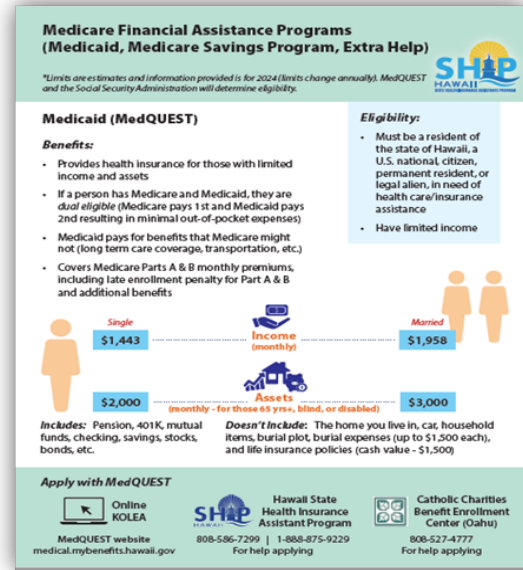
### **Hawaii’s Direct-Mail Outreach**

Following the COVID-19 pandemic, [Hawaii SHIP](#) launched direct mail campaigns using mailing lists of low-income households in target zip codes identified by the SSA and the National Council on Aging (NCOA). These mailings, which reach up to 59,452 households statewide, target those with at least one resident aged 55 or older and an annual household income of \$55,000 or less. Materials include postcards, brochures, flyers, and newsletters, providing information on Medicaid, MSPs, and LIS/Extra Help, as well as updates on prescription drug coverage and the Medicaid redetermination extension due to the Lahaina wildfires. Additionally, the mailings promote public assistance programs that help offset costs for utilities.

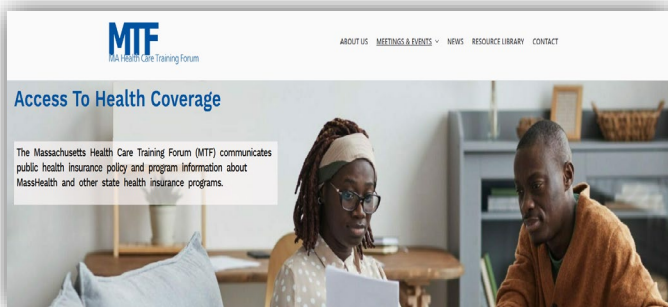
## Sample Promotional Material



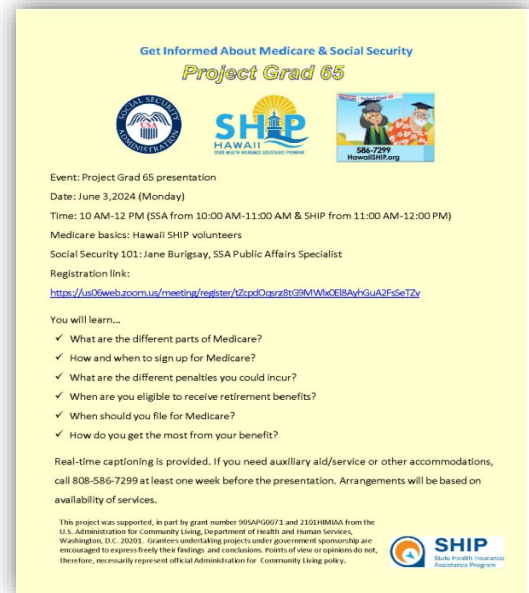
Texas SHIP promotional rack cards, "Medicare Help Line", in English and Spanish. The rack cards feature the phone number and a summary of assistance, including cost assistance.



Hawaii SHIP's promotional material, "Medicare Financial Assistance Programs," describes financial assistance programs to help eligible residents with Medicare costs.



Screenshot of the Massachusetts Training Forum website featuring two individuals sitting at a desk.



A description of a Hawaii Project Grad 65 event held in June 2024.

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