



December 15, 2025

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

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

The Honorable John Thune
Senate Majority Leader
U.S. Senate
Washington, D.C. 20510

The Honorable Chuck Schumer
Senate Minority Leader
U.S. Senate
Washington, D.C. 20510

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

The undersigned national organizations urge you to support the Senior Savings Protection Act (S. 2466/H.R. 6210). This bipartisan legislation is essential to continuing outreach and enrollment assistance that helps millions of low-income older adults and people with disabilities afford Medicare.

The Senior Savings Protection Act, introduced by Sens. Lisa Blunt Rochester, D-Del., and Marsha Blackburn, R-Tenn., in the Senate, and Reps. Doris Matsui, D-Calif., Gus Bilirakis, R-Fla., Suzan DelBene, D-Wash., Nicole Malliotakis, R-N.Y., and Angie Craig, D-Minn., in the House, provides a five-year reauthorization of the vital funding first established under the Medicare Improvements for Patients and Providers Act (MIPPA).

Since 2008, this \$50 million annual investment supports Medicare enrollment services at State Health Insurance Assistance Programs (SHIPs), Area Agencies on Aging (AAAs), Aging and Disability Resource Centers (ADRCs), and the National Center on Benefits Outreach and Enrollment. These organizations provide free, unbiased assistance to help low-income Medicare beneficiaries enroll in programs that they qualify for, such as Medicare Savings Programs (MSPs) and Part D Low-Income Subsidy (LIS/Extra Help).

The need for continued support has never been greater. A recent National Council on Aging [report found that 80%](#) of U.S. households with older adults (nearly 47 million) are or are at risk of financially struggling, and 45% do not earn enough to cover basic living needs.

Every day, 11,000 people across the nation turn 65, many facing rising health costs, growing debt, and limited savings. With high medical expenses and cost-of-living adjustments that fail to keep pace, those living on fixed incomes—below 150% of the federal poverty level, or \$22,830 a year for a single person—rely on MIPPA-funded programs as a lifeline to maintain their health and independence.

The modest yearly federal investment in MIPPA delivers meaningful results for both older adults and their communities. Since 2008, the program has helped millions of low-income beneficiaries and their families access vital assistance. During the last federal fiscal year, 4.7 million lower-income older adults learned about programs that make Medicare more affordable. By

helping beneficiaries access the support they're eligible for, this investment enables older adults to stay healthy, avoid costly hospital stays, afford essentials, and drive spending back into local economies.

The Senior Savings Protection Act builds on MIPPA's 17-year record of bipartisan success. By reauthorizing funding for five years, it will ensure community-based organizations can continue helping older adults and people with disabilities lower their health care costs and access needed medical care.

We strongly urge you to support the Senior Savings Protection Act in order to improve the health and financial well-being of Medicare beneficiaries.

If you have any questions, please contact Natalie Zellner at natalie.zellner@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

- Caring Ambassadors Program
- 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
- Global Liver Institute
- GO2 for Lung Cancer
- Health Care Voices
- HealthyWomen
- HIV Medicine Association
- Huntington's Disease Society of America
- Indivisible
- 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 Alliance to End Homelessness
- 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)
- RESULTS
- Service Employees International Union
- SKIL Resource Center, Inc.
- The Arc of the United States
- 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
- Village to Village Network
- Well Spouse Association
- WISER