Thanks to federal funding that supports efforts to find and enroll low-income people on Medicare into benefits they are eligible for, 142,522 low-income older and disabled Kentuckians received assistance that can help them to afford their prescription drugs and doctor visits.

This federal funding supports Kentucky's:
- State Health Insurance Assistance Program (SHIP)
- 15 Area Agencies on Aging (AAAs)
- 1 Benefits Enrollment Center (BEC)

These organizations help older adults making less than $22,000 a year apply for:
- Medicare Part D Low-Income Subsidy (LIS/Extra Help)
- Medicare Savings Programs (MSPs)

Kentuckians in Need Found Help...
Thanks to previous federal funding, in 2022-2023:
- **89,522** Medicare beneficiaries and their caregivers in Kentucky received help with access to low-income benefits
- **53,000** Kentuckians used BenefitsCheckUp®, to connect with benefits online

... But Far Too Many Are Still Missing Out
- **350,421** Medicare beneficiaries in Kentucky are living at or below 150% of the federal poverty level and need help affording health care

Estimate taken from SHIP Tracking and Reporting System (STARS)
Larry’s Story

Larry, 67, had gone $1,200 into debt coping with a cancer diagnosis. Luckily, he reached out to a benefits counselor, who discovered he was eligible for a Medicare Savings Plan. The counselor helped him enroll and instructed his debtors to resubmit their claims for coverage. Larry was able to begin radiation treatment without fear of being denied service or coverage. “Y’all saved my life,” Larry said. “I couldn’t have done this by myself.”

Organizations Connecting Low-Income Kentuckians to Benefits

State Health Insurance Assistance Program
www.chfs.ky.gov/agencies/dail/Pages/ship.aspx
877-293-7447

15 Area Agencies on Aging
www.chfs.ky.gov/agencies/dail/Pages/aaail.aspx
800-342-9871

Benefits Enrollment Center
Legal Aid of the Bluegrass
www.lablaw.org
859-431-8200

BenefitsCheckUp.org
National Council on Aging
800-794-6559

For more information, contact:
Howard Bedlin
571-527-3994
howard.bedlin@ncoa.org

Benefits outreach and enrollment works—but without this assistance low-income Kentuckians on Medicare will be left behind, unable to afford basic health care.