



# ANNUAL REPORT 2025

FISCAL YEAR 2025  
JULY 1, 2024 - JUNE 30, 2025

# Table of Contents

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Introduction	2	Community Outreach	6
Message from the President	3	Volunteers	7
Counseling & Advocacy	4	Policy Work	8
Education	5	Financials	9



# Advocating for Access, Empowering Communities

For more than 35 years, our mission has remained constant: to ensure access to affordable health care for older adults and people with disabilities through counseling, education, and advocacy.

Over the past fiscal year 2025 (FY2025), we strengthened our commitment to empowering individuals, improving health care access, and addressing the growing needs of our communities.



# A Year of Impact: Meeting the Moment, Protecting Access to Medicare

*Dear Friends,*

This year, we reached new heights in advancing our mission to ensure access to affordable health care for older adults and people with disabilities. FY2025 marked a period of growth, innovation, and unwavering commitment to those who rely on Medicare.

In December 2024, New York State passed legislation to automate Medicare Savings Program (MSP) enrollment—a direct result of Medicare Rights’ sustained advocacy and helpline-informed policy work. This win will help ensure that the nearly one million New Yorkers already enrolled in MSPs—and thousands more who are eligible—can access the more than \$8,000 in annual savings these programs provide without unnecessary barriers.

Our helpline answered nearly 30,000 questions on our national helpline (800-333-4114). We secured nearly \$11.5 million in benefits—a 4% increase—through nearly 2,200 benefit applications, providing vital assistance to individuals and families nationwide. Our online resource, *Medicare Interactive*, welcomed over 2 million visits, equipping beneficiaries, caregivers, and professionals with tools to navigate Medicare.

These accomplishments reflect the dedication of our exceptional staff and volunteers, whose efforts made a difference for nearly 10,500 individuals through personalized consumer counseling sessions. Their work continues to address a growing need for guidance in an ever-changing health care landscape.

I am deeply grateful to our supporters and partners. Your contributions power this work, allowing us to innovate and expand our reach. Together, we are building a Medicare program that is more equitable, accessible, and responsive to the needs of millions.

Looking ahead, we remain steadfast in our commitment to advocacy, education, and service. There is still more to be done, but with your continued support, we are ready to meet tomorrow’s challenges with determination and hope.

Thank you for being a vital part of this journey. I invite you to explore the highlights of our work in this report and join us as we continue to champion health care access and equity for all people with Medicare.

With gratitude,

**Fred Riccardi**  
President



# Supporting Beneficiaries Nationwide

**2.1 million**

Total questions answered for people with Medicare, families, and professionals

**Nearly 30,000**

Helpline questions answered

**Nearly \$11.5 million**

Benefits secured for clients (4% increase)

**Nearly 2,200**

Benefit applications submitted

We remain a trusted resource for individuals navigating the complexities of Medicare. In FY2025, we answered nearly 30,000 questions on our national helpline (800-333-4114).

Whether helping clients with eligibility concerns, cost-saving options, or enrollment challenges, each question was met with personalized, compassionate guidance. Additionally, we submitted nearly 2,200 benefit applications, securing nearly \$11.5 million in essential benefits for our clients—a 4% increase over the prior year.

Our helpline also continued to address the needs of diverse populations, answering 1,290 non-English-language questions. This reflects our ongoing focus on reducing barriers to access and serving communities that are too often overlooked.

In FY2025, we conducted nearly 10,500 consumer counseling sessions and more than 2,500 professional counseling sessions, with 990 Medicare Savings Program (MSP) applications accepted.

# Innovative Educational Tools

Education remains at the core of our mission. *Medicare Interactive*, our online resource, received over 2 million visits in FY2025, with 1,647,707 unique visitors accessing user-friendly information on Medicare's rules, benefits, and processes. Registrations grew by 5%, helping more than 100,000 users make informed health care decisions.

We also maintained our commitment to professional education through our training platform, *Medicare Interactive Pro (MI Pro)*. This online curriculum enables social workers, doctors, attorneys, and other professionals to improve their knowledge and better serve their clients.

With tools like Continuing Education credits and on-demand learning, MI Pro amplifies our reach by equipping professionals nationwide to tackle Medicare's challenges head-on.

State Health Insurance Assistance Programs (SHIPs) nationally continued to benefit from our online counselor training courses at [shiphelp.org](http://shiphelp.org), generating 175,774 page views from 8,750 visitors and active users—a 12% increase.



**Over 2 million**

Visits to Medicare Interactive



**100,747**

MI registered users



**8,750**

SHIP online training  
visitors/active users



Medicare Interactive (MI) is a free, independent online resource created to guide older adults, people with disabilities, their families, caregivers, and the professionals who support them through the complexities of health insurance.

# Empowering Communities Through Outreach

Our outreach efforts in FY2025 played a pivotal role in educating and empowering individuals with Medicare and their caregivers. Through our *Medicare Minute* program, delivered via monthly webinars and community presentations, we connected with thousands of participants, fostering informed decision-making and encouraging self-advocacy.

Additionally, we conducted 249 education presentations, trainings, and webinars—a 51% increase over the prior year. These sessions provided essential information on Medicare basics, Fall Open Enrollment, and cost-saving programs, equipping beneficiaries and their families with the tools to navigate Medicare confidently.

A major focus this year was raising awareness about income-based assistance programs, such

as Medicare Savings Programs (MSPs) and the Extra Help prescription drug subsidy, which provide critical support to low-income individuals. Through community education and personalized counseling, we reached thousands more individuals eligible for these programs.

Our reach was further expanded through 1,596 media placements—a 36% increase—which ensured that accurate and timely information reached a national audience. These efforts, combined with grassroots education and personalized support, strengthened our impact, helping individuals with Medicare afford and access the health care they deserve.

Our email subscribers grew to 124,574 contacts reflecting the growing community of people who rely on Medicare Rights for trusted guidance.



**249**

Presentations, trainings,  
and webinars



**1,596**

Media placements



**15,824**

Presentation attendees



**124,574**

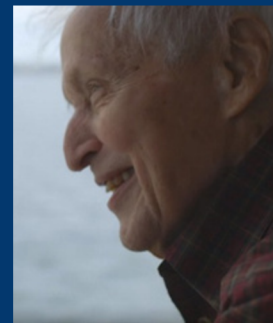
Outreach list size

# Volunteer Power and Community Impact

Our volunteers are the backbone of the Medicare Rights Center’s efforts, driving our mission forward with dedication and compassion. In FY2025, our volunteers contributed 7,904 hours of service valued at approximately \$275,000, an 8% increase from the previous year.

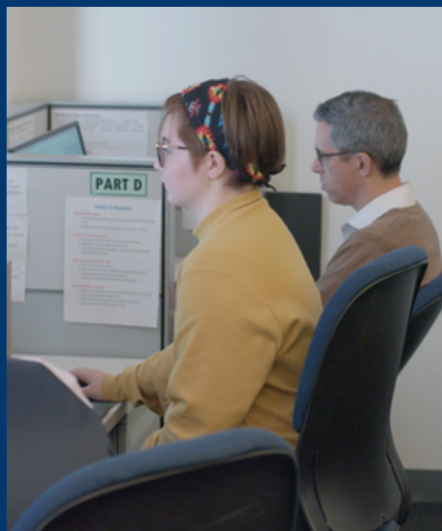
Their time and expertise were essential in supporting the individuals and families who rely on us for guidance and advocacy.

If you are interested in volunteering, please visit [www.medicarights.org/volunteer](http://www.medicarights.org/volunteer) to learn how.



**7,904**  
Hours of volunteer service

**\$275,000**  
Value of volunteer service



# Shaping the Future of Medicare: Policy and Advocacy Leadership

We remain steadfast in our dedication to improving the Medicare program and addressing the evolving needs of beneficiaries. Our policy initiatives in Washington, DC and Albany, NY ensure that the voices of older adults, people with disabilities, and caregivers are heard at every level of government.

## Federal Advocacy

In Washington, DC, we work to protect and strengthen Medicare, ensuring it meets the needs of those it serves today and in the future. A recent success, the BENES Act, streamlined Medicare enrollment processes, setting a strong foundation for reforms that improve access and reduce barriers for beneficiaries. Our federal advocacy also focuses on expanding Medicare benefits, such as coverage for hearing, vision, and dental care, while safeguarding existing benefits from proposed cuts. By leveraging our helpline data and collaborating with other advocates, we provide critical insights that highlight the needs of beneficiaries and influence positive systemic change.

## State Advocacy

In Albany, NY, we collaborate with state lawmakers and agencies to address the unique health care needs of New Yorkers with Medicare. Our efforts include advocating for

the expansion and accessibility of Medicare Savings Programs (MSPs), which help low-income individuals afford their premiums and out-of-pocket costs. We also prioritize improving care coordination and addressing health disparities, particularly in underserved communities. Through testimony, research, and coalition-building, we work to shape policies that break down barriers and create equitable health care opportunities across the state.

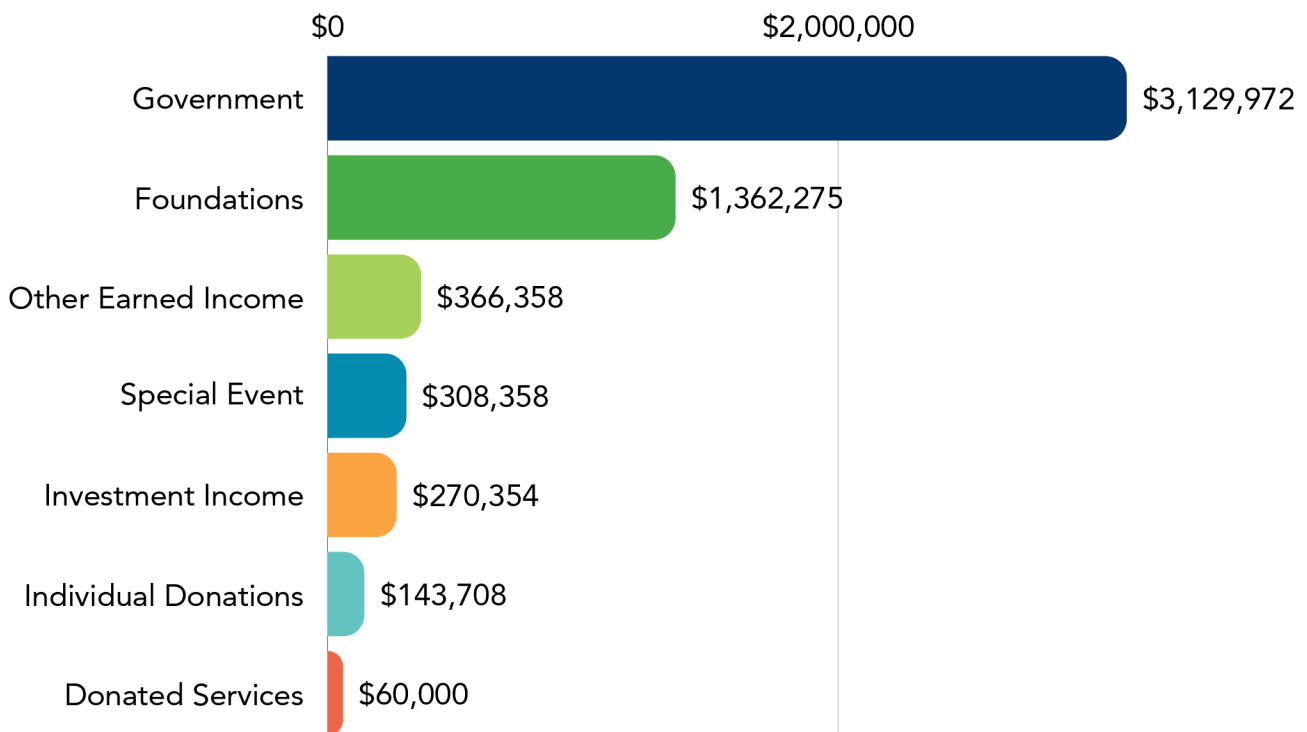
In December 2024, Medicare Rights applauded Governor Hochul and the New York State Legislature for passing landmark legislation to automate MSP enrollment. MSPs save enrollees an estimated \$8,200 annually, and nearly one million New Yorkers were already enrolled following the 2023 eligibility expansion. Automatic enrollment removes a persistent barrier that had kept eligible individuals from accessing these critical savings. This victory is a direct reflection of how Medicare Rights' counseling work and advocacy translate into real relief for real people.

These advocacy efforts are deeply informed by our direct service work. Each call to our helpline and every counseling session provides valuable data that we use to inform our policy priorities. This integrated approach ensures that our policy initiatives are rooted in the real-world experiences of those we serve.

# Our Funding: Strengthening Our Mission Through Support

The Medicare Rights Center’s work is made possible by the generosity and commitment of our diverse network of supporters. Government and foundation grants, individual donations, and corporate purchases and sponsorships all play a vital role in advancing our mission. These funding sources enable us to provide essential services, advocate for systemic change, and empower individuals with Medicare to navigate their health care confidently.

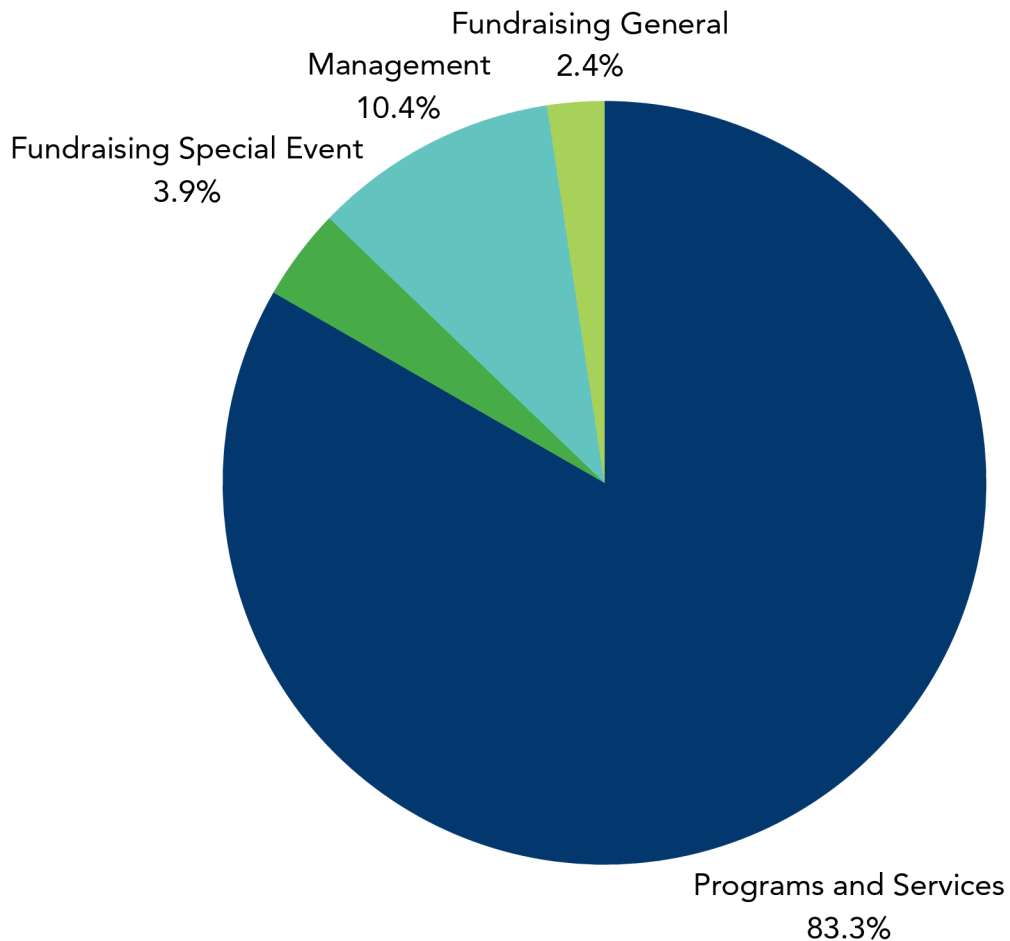
We are deeply grateful to all who share our vision of an equitable and accessible Medicare program.



# Our Expenses: Investing in Our Mission

At the Medicare Rights Center, every dollar spent is an investment in the health and well-being of the millions of people we serve. Our expenditures reflect our commitment to maximizing impact through direct service, education, advocacy, and outreach. By allocating the majority of our resources to programmatic efforts, we ensure that our mission remains at the forefront of everything we do.

Through careful financial stewardship, we continue to expand our reach and improve the lives of people with Medicare, all while maintaining the transparency and accountability our supporters expect.





 [www.medicarerights.org](http://www.medicarerights.org)

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