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House Democratic Office

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Contact: Ann Kim at 233-1838

**Rep. Beck: policymakers must help seniors age in dignity**

*Fairness in car insurance part of seniors' independence, ability to age in their communities*

My grandfather, Waldo Beck, worked hard all his life. He started at a young age for the roofing company that his father started. And he kept going. He was still climbing roofs well into his 80s. Just as my grandfather literally helped build the community in Waterville, Maine seniors have built our state into what it is today, even if it wasn't with actual hammers and nails. We owe them so much.

Good morning. I'm Representative Henry Beck of Waterville. Thank you for tuning in.

My grandfather was unique, but he also had a lot in common with other Maine seniors. He worked hard his whole life to build a future for the younger generations; his family was his North Star. His Yankee frugality, work ethic and independence never faded over time. I bet you know a lot of folks like that.

As policymakers, we need to do all we can to help Maine seniors age in dignity and maintain their independence. There's no one thing, no silver bullet to ensure this. It's a complex challenge that requires our best policymaking in many areas: transportation, health care, housing, property taxes and so much more.

I'm the House chair of the Legislature's Insurance and Financial Services Committee. I recently learned that an auto insurance company was looking to hike rates for seniors.

Now, these wouldn't be increases based on poor driving records. It would be based solely on the senior's age, like a 64-year-old senior having to pay 6 percent more just because he or she turned 65.

Car insurance companies should not be able to penalize seniors simply because they are getting older. I've put in a bill that will make that completely clear, whether we're talking about seniors' existing insurers or seniors who are shopping around for a new insurer.

Driving is an important part of a senior's independence, especially in a rural state like Maine. Slapping seniors with a rate increase just because they've marked another birthday undermines their independence.

Fairness in auto insurance rates is one part of a bigger picture.

The Legislature has protected the Drugs for the Elderly and Medicaid Savings programs that help low-income seniors pay for medicine and doctor's visits. We're helping seniors live independently longer with much-needed raises for in-home direct care workers and by expanding Meals on Wheels. We have provided property tax relief by increasing the Property Tax Fairness Credit for seniors and doubling the Homestead Exemption.

I'm proud to have supported these measures. There's more we need to do and we need you to speak up.

The Legislature put together a \$15 million bond proposal to build affordable housing for seniors and to help them weatherize their homes. Voters overwhelmingly approved it last year, but the governor is refusing to issue the bonds. That money ought to be for Maine seniors. About 9,000 of them are waiting for affordable housing in their communities.

My grandfather valued his independence and wanted to stay in his home as he aged, the home in the community where our family's roots go back nearly a century. He was able to do this and I am committed to working for that kind of security for other Maine seniors as well. They certainly have earned it.

I'm Representative Henry Beck of Waterville. Thank you for listening.

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