



Senator Baldacci, Representative Meyer and Members of Joint Select Committee on Health and Human Services, my name is John Hennessy. I am a board member of EQUALITY MAINE, and I am offering testimony in support of LD 1522 – An Act to Provide Economic Justice to Historically Disadvantaged Older Maine People on behalf of EQME, GLBT Legal Advocates & Defenders, and Portland Outright.

In 2019, EQME merged with SAGE MAINE, an organization focused on the health and wellbeing of LGBTQ+ older adults. The new program is called Network for Older Adults. In Maine, and nationally, this community is one of unique needs and experiences. Transgender elders have specific medical needs, including medically necessary transition-related care. When transgender elders are forced back into the closet due to discrimination or stigma, their health suffers. Older adults who transition later in life face added health challenges in accessing care and support.

For elders who are HIV positive, the diagnosis may have spurred them to stop saving money towards retirement, thinking they would not live to see retirement. But as anti-retroviral therapy became more effective, many elders are living well past retirement, and finding themselves without adequate savings.

Health and wellbeing are the foundation of aging but LGBTQ+ older adults have faced a lifetime of significant barriers. We believe access to Medicare should not be another. The Medicare Savings Program is a lifeline for many people.

LD 1522 seeks economic justice for older Mainers who have experienced a lifetime of discrimination and bias. Far too often, in pursuing equity, we forget to seek justice for those people who have experienced intentional economic harm over their lives because of their race, ethnicity, national origin, gender, disability status, sexual orientation and/or gender identity, and who are often economically disadvantaged in later life.

For example, older Maine women are twice more likely to live alone than men, and women who live alone have lower incomes than men. At least half of the older women who live alone in Maine do not have enough annual income to meet their basic needs. 12% of women 80+ live in poverty as opposed to 6% of men. Data from 2018 shows Black or African American Mainers are more than 3 times as likely to experience poverty as white Mainers.

Nationally, 17% of LGBTQ+ individuals have incomes below the Federal Poverty Level versus 12% in straight, cisgender people. These injustices are further compounded when the

intersection of race and age are factored in. Additionally, 52% of working-age Mainers with a disability live in or near poverty as opposed to 22% with no disability. Particularly in later life, women experience higher rates of disability than men.

The MSP offers older people with lower incomes help to pay for some or all of their Medicare premiums, deductibles, copayments, and coinsurance. MSP pays for the Part B premium, which is usually taken from your social security, so this means the program puts more money back into the pockets of older Mainers.

LD 1522 ties eligibility for the MSP Program to the Elder Economic Security Index (EESI). The EESI indicates how much income an older person needs in Maine to meet their basic needs, instead of the Federal Poverty Limit, which is tied solely to the cost of food. The Elder Index is maintained by the National Council on Aging and updated fully every four years, with COLAs in the other years. It has already been adopted in other states to supply minimum income data for policy development. These states include New Jersey, California, and Massachusetts.

The Census Bureau's poverty threshold measure, the Federal Poverty Level, is based only on the cost of food and does not include things like housing, transportation, or healthcare. Our current minimum annual wage is \$28,704. This is significantly higher than any of the current eligibility levels for the Medicare Savings Program. We can all agree the minimum eligibility for this program should be what we say someone needs to live in Maine.

Maine has the power to set an upper eligibility limit *and* the federal government pays 100% of the cost for the upper limit. They have plenty of money and have never met the limit of the federal allocation. There will be a cost for this expansion, but we will provide greater financial security to Mainers in need while enabling better health outcomes.

LD 1522 will lift historically marginalized older people out of poverty by increasing access to eligibility for MSP and it would make the Medicare Savings Program available to tens of thousands of lower income older Mainers who do not currently qualify for the program, making it possible for them to meet their basic needs with the income they have.

Please pass LD 1522 today.

<https://www.lgbtmap.org/file/understanding-issues-facing-lgbt-older-adults.pdf>