



April 20, 2023

Dear Senator Baldacci, Representative Meyer, and members of the Joint Standing Committee on Health and Human Services;

I join you today on behalf of the Maine Women's Lobby. For over forty years, the Maine Women's Lobby has worked to build gender justice in Maine through legislative advocacy and systems change.

We are here today **in support of LD 1522, "An Act to Provide Economic Justice to Historically Disadvantaged Older Citizens by Amending the Laws Governing the Medicare Savings Program."** We thank Senator Fay for sponsoring this important bill.

We were proud to join the Maine Council on Aging and the Cutler Institute of Health in the creation of the report "The Economic Security of Older Women in Maine: A Data Report."

The work was important, but the findings were startling: the report finds that Maine women make less money than men across the lifespan and are more likely to live in poverty. Race, ethnicity, and gender have compounding effects: women of color face higher rates of poverty compared to white women across all ages.

The report also detailed the care gap: the vast majority of Maine caregivers are women, and this unpaid care labor means women are more likely to work part-time or to leave the workforce, limiting their ability to access health insurance or to save for retirement, and reducing Social Security benefits in later life. The lack of social infrastructure such as Paid Family and Medical Leave only exacerbates this problem.

Taken together, wage disparities, undervalued labor, and unpaid care labor mean that women enter their older years far less financially secure than men.

By the time they reach age 80, Maine women are twice as likely than men to live in poverty.

Our current safety net systems are not adequate to address these challenges, and Mainers are falling through the cracks.

LD 1522 will increase access to the Medicare Savings Program by eliminating the asset test and changing the income eligibility methodology. **These programs are essential tools for the health and economic security of older Mainers, especially historically disadvantaged groups.**

- Eliminating the asset test will ensure that older Mainers, particularly older women who are more likely to live alone and in poverty, will have access to the Savings Program while continuing to stay in their homes. 10 other states have already instituted this approach.

- Aligning the eligibility with the Elder Index will bring a nationally recognized, standardized tool for eligibility that more accurately acknowledges the resources required to live in health and safety in one's older years.

Together, these approaches will increase access to the vital Medicare Savings Program and ensure greater stability and equity for older Mainers. I especially acknowledge older women, who have provided so much of the care for our families and communities; passing this bill is an opportunity to help ensure the State cares for them as they deserve.

We hope you will vote 'ought to pass' on LD 1522.

Thank you for your time, and I'm happy to answer any questions you may have.

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