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Testimony concerning the supplemental budget for health care related items; language to roll back the expansion of the Medicare Savings Program

Good afternoon Chairs Rotundo and Sachs and honorable members of the Committee on Appropriations and Financial Affairs.

My name is Virginia Roseberry and I am an AARP volunteer advocate. I am against cutting the funding for the Medicare Saving Program (MSP). Low income Maine residents need help in meeting all their needs at this time. Seniors already are living on a very fixed income. The MSPs are a benefit program to assist those with limited income and resources to pay for some or all of our Medicare costs. It helps with my out-of-pocket costs such as my premiums, copays, coinsurance and deductibles.

My husband and I pay approximately \$3,600 a year in medical expenses. Without the savings from the MSP, we would have to forego necessary life items, such as heating oil, foods and reduce the consumption of our electricity use. As it is we do nothing "fancy". We just do exist to survive. Our income does not change and due to our age, we are unable to work. I am 79 and my husband is 78. One hospitalization would bankrupt us without this supplemental coverage – which in turn may also burden the State of Maine and the hospitals further because they would need support us financially with what we would not be able to provide through the MSP.

Enrollment in the MSP's puts about \$2,000 back into the wallets of seniors, like myself each year. Our state can increase enrollment in MSP and help older low-income state residents afford the care we need to stay healthy, by increasing the income eligibility standards.

I strongly oppose the cuts to eligibility for the Medicare Savings Program.

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