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LD 2214

Senator Rotundo, Representative Sachs, members of the Joint Standing Committee on Appropriations and Financial Affairs, Senator Baldacci, Representative Meyer and members of the Health and Human Services Committee. My name is Carl Bucciantini, I live in Greene and am a volunteer with AARP Maine. I am writing in opposition to the proposed rollback on Medicare Savings Programs.

Older Mainers living on fixed incomes are struggling to make ends meet. An AARP study found that Medicare Savings Program enrollment increases when states expand financial eligibility criteria. LD 1522, passed in 2023 allows Mainers 65+ with income up to \$27,681 to save \$7,300, and those with incomes between \$27,682 and \$36,450 would save \$2,000 on Medicare costs. For example, Maine has increased the income limits in the past and it delivered real relief to thousands of Mainers, in 2007 new income limits were implemented and roughly 13,500 Medicare beneficiaries gained MSP coverage.

Approximately 345,000 Mainers are enrolled in Medicare for their health coverage. As a share of household expenses, Medicare households spend more than double that of non-Medicare households on their health care needs. That doesn't leave much for the necessities of life; housing, food and transportation. There are countless stories of individuals who cannot afford supplemental coverage facing financial ruin from high medical bills because Medicare has no upper limit on cost sharing.

Medicare Savings Programs (MSP) are a benefit program that help people with limited income and resources pay for some or all of their Medicare costs. For those who qualify, MSPs can help with out-of-pocket costs such as premiums, copays, coinsurance, and deductibles.

Enrollment in these MSPs puts over \$2,000 back into the wallets of seniors and adults with disabilities each year.

Our state can increase enrollment in MSP, and thereby help older low-income state residents afford the care they need to stay healthy, by increasing the income eligibility standards. As of 2022, 10 states have eliminated an asset limit for MSP coverage. This will allow more individuals to be eligible for MSP programs but have a secondary benefit of saving on administrative costs. Alabama, Mississippi, and New York all have reported administrative savings in time and money from eliminating asset tests.

I urge you to vote to reject these proposed rollbacks.

Thank you.

Carl Bucciantini