



Committee on Appropriations and Financial Affairs &

Committee on Health and Human Services

Re LD 2214 and Funding for Medicare Savings Plan for Older Mainers –  
Reject Part NN of the Supplemental Budget & Fully Fund

Testimony of GLBTQ Legal Advocates & Defenders

February 26, 2024

Senators Rafferty and Baldacci, Representatives Sachs and Meyer, and members of the Committees on Appropriations and Financial Affairs and Health and Human Services:

My name is Mary Bonauto and I am the Senior Director of Civil Rights & Legal Strategies at GLBTQ Legal Advocates & Defenders. We are a New England based legal organization working in Maine and this region as well as nationally through litigation, legislation, and policy initiatives. In 2022, we achieved the first administrative or judicial ruling nationally for a Maine long term care facility's refusal to serve a transgender person in need of care.<sup>1</sup>

GLAD is deeply concerned about the health and economic security of all of the people in our State. At the same time, due to a variety of societal factors, older Maine women, and older women of color and LGBTQ+ people nationally, tend to have higher poverty rates and lower incomes than others. We appreciate the concern manifested by the Legislature for older adults, including its approval of increased eligibility for the Medicare Savings Plan for older Mainers in LD 1522 and enactment in the first session.

As to the specific issue, for context, states must maintain a Medicare Savings Program as a condition of federal funding for Medicare. Increasingly, states are expanding access to the program beyond the federal minimums in order to help low-income older persons cover their Medicare premiums, the deductibles for professional care visits and then the inevitable copayments.

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<sup>1</sup> *King v. Sunrise Assisted Living* (Me. Hum. Rights Comm'n, 2022). Information available at: <https://www.glad.org/cases/king-v-sunrise/#:~:text=The%20claim%20brought%20by%20GLAD,the%20Maine%20Human%20Rights%20Act.>

This Legislature rightly increased eligibility for access to this plan by allowing people whose incomes are between 185% and 250% of the federal poverty level to save between \$7300 (at the lower income level) and \$2000 (at the higher income level) for Medicare costs.

With the passing years, the cost of living and services continues to rise in Maine. At the same time, for many, care needs increase (whether dental, prescription or over the counter medications, certain hearing aids, and assistance at home). The Medicare Savings Plan literally enables more people to get the health care they need.<sup>2</sup>

While this program would provide a very modest benefit for Medicare services, monies not spent on Medicare expenses mean that individuals in this program less often have to choose between the care they need to stay safe and maintain health and the basic expenses of life such as food and housing. Of course, If a car goes kaput or a roof or furnace no longer does its job, this can be catastrophic for many, and certainly for an older person with limited means and no ability to earn money.

We strongly urge your Committees to reject Part NN of the Supplemental Budget and to fully fund Maine's share of an enhanced savings plan as enacted through LD 1522. We understand the \$14 million expenditure from Maine will bring an additional \$ 38 million in federal funding for our State. We do not wish to compete against the other worthy programs and agencies supporting our people. Instead, we urge these Committees to use more of the resources our State has accumulated to support the health and well-being of our residents in the here and now. It is one of the highest duties of government.

Thank you for your consideration.

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<sup>2</sup> Oliver, Tobey, Misty Williams, and Sari Siegel. *Underused Medicare Savings Programs Can Help Many More Older Adults Afford Health Care*. Washington, DC: AARP Public Policy Institute, January 9, 2023. <https://doi.org/10.26419/ppi.00181.001>. Also available at: <https://www.aarp.org/content/dam/aarp/ppi/2023/2/underused-medicare-savings-programs-can-help-many-more-older-adults-afford-health-care.doi.10.26419-2fppi.00181.001.pdf>