

Testimony Opposed to LD 2214: An Act to Make Supplemental Appropriations and Allocations for the Expenditures of State Government, General Fund and Other Funds and to Change Certain Provisions of the Law Necessary to the Proper Operations of State Government for the Fiscal Years Ending June 30, 2024 and June 30, 2025.

Senator Rotundo, Representative Sachs, Senator Baldacci, Representative Meyer, and Committee on Appropriations and Financial Affairs and Health and Human Services members, I am Pamela Corcoran, a resident of Belfast, Maine, and today, I am **testifying Against LD 2214**.

I am raising my concerns about the proposed cuts to the Medicare Savings Program (MSP) and the effects on families like mine amongst the 345,000 individuals in Maine who depend on Medicare to pay their medical bills. Last year's legislative support (LD 1522) for the expansion of the MSP is now threatened by this budget proposal's contraction of coverage for approximately 30,000 Mainers.

My husband is 71 years old and is a Qualified Medicare Beneficiary (QMB) due to his income from retirement social security benefits and his part-time job. As a result, we receive extra financial help to pay his monthly \$174.50/month charge for Medicare Part B premiums. The QMB program also pays for deductibles, coinsurance, and copayments required as a part of his Medicare Advantage plan. This combined QMB support equaled \$229.32 monthly for our household in 2023.

Additionally, next month, I will turn 65 and begin Medicare coverage. Adding my Part B premiums to my deductibles and copayments for both services and prescription drug coverage, we estimate it will triple our family's cost as I manage significant health challenges that require complex care and multiple medications.

These medical amounts might seem manageable for many Mainers', but our income tells a different story. This support represents a significant portion of our total monthly budget. Losing this support would be catastrophic. I know we are not alone in scrambling to care for our routine expenses and maintain our health in these challenging times. Please do not exclude folks like us from benefiting from these extra help programs. Other low-income families in Maine deserve the support of the MSP program.

Last year, we avoided hospital admissions or new expensive prescription drug expenses and still saw how expensive our Medicare copayment responsibilities were. We are disturbed to consider what will happen to our neighbor's financial security if the proposed Medicare Savings Program contraction is enacted and they cannot pay for medical coverage alone.

As an AARP Maine volunteer and a member of the Tuesdays at the State House (TASH) program, I have learned how important it is for our legislators to hear from regular Maine citizens about the impact of proposed changes in our lives. Please rally not to allow the reduction in the Maine Medicare Savings program and vote Ought Not Pass on the current budget proposal.

Thank you for the opportunity to provide this testimony.

Pamela Corcoran
Belfast Maine