March 17, 2025

100 State House Station Augusta, ME 04333

## Testimony in support of LD 840 "An Act to Modernize the State Supplement to Supplemental Security Income by Removing Marriage Disincentives"

Dear Senator Ingwersen, Representative Meyer, and members of the Health and Human Services Committee:

My name is Brian Harnish and I reside in Orono, Maine.

Thank you for the opportunity to testify today in support of LD 840, "An Act to Modernize the State Supplement to Supplemental Security Income by Removing Marriage Disincentives."

This important bill aims to remove the marriage penalty within the state supplement to Supplemental Security Income (SSI). This long-overdue reform would provide muchneeded relief to individuals and families who rely on SSI. The current structure of the state supplement creates a disincentive for individuals who are eligible for SSI benefits to marry, which is not only unfair but also harmful to those who seek to form stable, supportive families.

## The Issue:

As it stands, many individuals with disabilities or low incomes rely on SSI and the state supplement to meet basic living expenses. However, the way the state supplement is structured penalizes those who marry. When two individuals receiving SSI benefits marry, their combined household income is often considered in determining eligibility for benefits, potentially causing them to lose vital financial assistance. For many, this creates a difficult choice between maintaining their financial support and the opportunity to form a family with someone they love and care about.

This "marriage penalty" disproportionately affects individuals with disabilities, elderly people, and those in low-income situations. Instead of supporting families, the current system puts barriers in the way of individuals seeking to improve their lives and relationships.

I have a personal connection to this issue. Several years ago, I found myself engaged to a woman who is "able bodied" and because of her full-time job, we were unable to get married. I would have lost most of my state benefits, which I require to survive. As

a person with a disability, medical life is very expensive when it comes to seeing specialists, medications, durable medical equipment, and community integrated services.

We, as people with disabilities, want to be able to marry someone we care about and not be disincentivized for doing so.

Thank you for your time.

Sincerely,

Brian Harnish Orono, ME <u>brian.harnish@gmail.com</u>