

March 17, 2025

Chairman Ingwersen, Chairwoman Meyer, and Distinguished Members of the Joint Standing Committee on Health and Human Services:

My name is Alan Cobo-Lewis. I live in Orono. I am testifying **FOR LD 840**, An Act to Modernize the State Supplement to Supplemental Security Income by Removing Marriage Disincentives.

This is a pro-family bill and a pro-equality bill.

Historically, people with disabilities have been stigmatized and infantilized. And not just historically.

But you know better. This morning—and I know at other times as well—you have been contacted directly by people with disabilities who face significant barriers but who nevertheless show up to testify, as adults, about the public policy that affects them so directly and so intimately.

Like any adults, people with disabilities sometimes fall in love. And sometimes they choose to marry—yet they face barriers that people without disabilities do not face. When two people, both supported by SSI, marry, their federal and state SSI payments are significantly reduced: half of one spouse's SSI support is eliminated.

This is already poverty-level support, and now the federal and state governments reduce them further upon marriage. This makes people face hard choices: live “in sin” against their religious convictions? Live apart? Divorce against their will?

Through state adoption of the Home and Community Based Services settings rule and through development of the lifespan waiver, Maine is pursuing goals of ensuring the people with significant disabilities gain more control over their own lives. Yet, by continuing to impose a marriage penalty on people who receive SSI support, Maine is telling them their marriages don't matter, that their choices don't matter.

LD 840 won't change federal law. But self-advocates with disabilities have already been working hard to eliminate the marriage penalty from federal law—for example, [S. 73, Eliminating the Marriage Penalty in SSI Act, sponsored by Sen Moran \(R-KS\)](#), would eliminate the SSI marriage penalty at the federal level—but it wouldn't eliminate Maine's state SSI marriage penalty.

Marriage is a fundamental right. Recognizing this, the Legislature almost eliminated the state SSI marriage penalty last year—except that it died on “veto day”. The cost is minor—based on an OFPR analysis prepared at end of session last year, less than \$40,000 in one-time IT expenditure, plus **ongoing cost of only \$6,420 per year to the general fund**.

It is a small price to pay for equality. It is a small price to pay for promoting marriage. It is a small price to pay for being pro-family.

Maine should help self-advocates with disabilities lead on this issue. Dirigo. Please end Maine's SSI marriage penalty now.