

I encourage the passage of LD 814 An Act to Provide Funding to Area Agencies on Aging for Community-based Services and Programs because of the support given to my sister by the Aroostook Agency on Aging.

I am the Power for attorney for my 88-year old sister. In 2023, she relocated from Old Town, Maine, to Fort Kent and now lives in low-income elderly housing. I helped her make contact with a new Primary Care Physician, Dentist, and Optometrist. In the process, I discovered that although she had Medicare and a supplemental insurance program, she did not have a Part D Prescription Drug Plan. She once had one, but since she did not take ANY medications, she did not think she needed one.

In November 2024, the Aroostook Agency on Aging held a Part D Enrollment Clinic in Fort Kent where my sister met with an Agency Insurance Counselor who helped her with the Part D application process. She was enrolled in a WellCare Company policy. As part of the enrollment process, my sister shared that her only income was a Social Security check of \$1,393 a month. The Counselor's then asked my sister if she knew about the Medicare Savings Program. She and I both had never heard of this (there is an amount taken out of one's Social Security check each month to pay for Medicare. The amount is currently \$185 per month). The Counselor then helped her complete the application for this Medicare Savings Program.

However, the Counselor also warned my sister that she could be penalized for not having a Part D Prescription Drug Plan in 2024, and to expect a letter from the WellCare Company of this penalty. Sure enough, in January 2025, my sister received a letter from WellCare that she owed a penalty. We immediately called the same Agency Counselor who advised us to request a waiver of the penalty explaining why my sister did not have Part D coverage in 2024. The petition for a waiver was approved. In addition, her application for the Medicare Savings Program was also approved. In March 2025, the Medicare deduction of \$185 fee was removed from her Social Security check and her check is now \$1,578.

Had it not been for the Aroostook Agency on Aging Counselor's compassionate concern and assistance, my sister would have continued to be unenrolled in a Part D Prescription Drug Plan, would have been in penalty status for not having a Plan, and would be continuing to pay the Medicare fee of \$185 a month from her Social Security check.

Thank you Aroostook Agency on Aging for your support of Seniors.