

**Testimony given by Chloe Gray on behalf of Robin Fallon to the Health and Human Services Committee**

**In favor of LD 814: An Act to Provide Funding to Area Agencies on Aging for Community-based Services and Programs to Support Older Adults.**

Submitted on March 28th, 2025

Good morning, Senator Ingwerson, Representative Meyer and the members of the Health and Human Services Committee. My name is Chloe Gray, I live in Portland, Maine and work at Southern Maine Agency on Aging. Today I am submitting testimony on behalf of Robin Fallon, a Medicare beneficiary in Portland, who is unable to join us today. She has submitted the following written testimony:

Hello. My name is Robin Fallon. I live in Portland and I'm in favor of LD 814 for many reasons. Two reasons why I believe legislators should support this bill are:

#1- Navigating the Medicare health insurance is extremely difficult for some who are not familiar with insurance and insurance lingo, don't use or have computer access or someone to help them who understands the system.

#2- With marketplace plans there are Maine enrollment assistors and Human Resources to help assist with employer plans. With Medicare or other beneficial and needed services, there is no one to help them navigate and assist with the application process and questions besides the State Health Insurance Assistance Program at the Agencies on Aging.

Recently changing from private insurance to Medicare, I had major enrollment issues and had a lapse of coverage that affected my doctor visits and obtaining medications. Medicare was extremely difficult and stressful to navigate. I needed help troubleshooting my Medicare enrollment problems. A Medicare representative suggested I call the Southern Maine Agency on Aging when Medicare was unable to assist me after numerous calls and hours on hold.

The staff and volunteers at Southern Maine Agency of Aging were extremely helpful. They knew who and when to call and what to ask. Even with their expertise and many 3-way phone calls, it was very difficult for them to resolve. They were very professional and efficient. I couldn't have figured it out, just as Medicare couldn't, without their help. I can only imagine what other Mainers in similar situations do when they have no one with the expertise to turn to. I am very grateful for the help I received from Southern Maine Agency On Aging.

In summary, I strongly believe this bill would directly benefit us older Mainers who need assistance to navigate the very complicated Medicare system and connected agencies that we rely upon for vital and fundamental services. This will also help us to stay in our own homes and be independent longer.

Thank you for listening and your consideration of this matter.

Thank you for your time.  
Chloe Gray