

stephen murphy
biddeford
LD 814

Testimony in Favor of LD-814

My name is Steve Murphy. I am a resident of Biddeford and have been a volunteer SHIP Medicare Counselor with the Southern Maine Agency on Aging (SMAAA) since 2012. During my thirteen years of volunteering, I have worked with hundreds of Maine elders and people with disabilities who call our agency seeking help with Medicare and Medicaid problems such as enrollment deadlines, surprise billing, medical treatment denials, and excessive medication costs, just to name a few. Many of the callers are frustrated, scared, and confused by a health care system that has become too expensive for them to afford and too complicated to understand.

One such person was Pat, a Saco resident, whose sister, Rachel, has lived in in local long term nursing facility for years. In February, Pat called SMAAA in a panic because she was told that her sister's Medicare Advantage Plan would no longer be accepted by the nursing facility's medical staff. Rachel is enrolled in Medicaid, reflecting a person with very limited income. Since she would be unable to pay her medical costs, she was now in danger of losing her long-term, nursing care placement and would have nowhere to go.

Her problem was exacerbated by the fact that Pat was told in December that she and her sister shouldn't worry because Medicaid would continue to pay her facility medical bills. So, In January, Pat helped her sister join a new plan from the same insurance company with better "extra benefits" but still not accepted by the facility's medical providers. When she realized her mistake and the need to change her sister's plan again to a different company, Pat was told by a sales representative that according to Medicare's rules, her sister could not switch plans at this point because of the change she made in January. Rachel seemed to be stuck with a useless plan and running out of options. Pat said she called SMAAA in desperation.

As it turned out, I researched Rachel's rights as a Medicaid recipient and full-time nursing facility resident and confirmed that she qualified for a special enrollment period. This enabled her to switch her health care coverage monthly, so she was able to change into a different Advantage Plan offered by an insurance company that was accepted by her nursing facility.

As you can see, the issues of high costs, complicated rules, and provider misunderstandings can create nightmares for people without community resources. Absent the assistance of organizations funded by LD 814, many of our elderly and disabled citizens would be left unnecessarily vulnerable, reflecting the critical need for this legislation. I urge you to support it.