

Carole Beal
Blue Hill
LD 1883

My name is Carole Beal, I live year round in Blue Hill, Maine, and previously in Bar Harbor since 1970. My children and grandchildren all live here year round.

“I Support LD 1883: An Act to Enact the All Maine Health Act.”

We are moving toward total control of our health insurance costs by private profit making insurance companies complete with CEO salaries and fraud.

We are already halfway there in Maine with Advantage plans that are the path to private insurance with no constraints in costs when Original Medicare no longer exists.

Data shows that traditional Medicare is efficient, with administrative overheads between 3 and 6 percent compared to 17 percent for private profit making Medicare Advantage plans. Clients pay less now but that is going to change.

The future is clear, we will no longer have a government run by trained civil servants as a choice for health insurance. Not one year since 1972 when Congress gave private insurance the ability to carry Medicare Advantage policies have they ever saved the Medicare system money. When our only choice is a private profit making insurance company, after years of luring us away from original Medicare, there will be no constraint on companies making use of their total control of the health care insurance system.

I switched to Original Medicare with a set monthly medigap fee which inches up but is transparent. I have no fears of my medical costs no matter what happens. I never receive a bill. As a retired small business owner with chronic back pain reaching 82 years of age, no stress from the unknown is what I value.

I urge you to vote yes on LD 1883: An Act to Enact the All Maine Health Act.”

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Dear Editor,

As an 80 year old, the security that all of my health care costs will be totally covered with no copay, gives me unbelievable peace of mind. After 40 years of hiking, I never imagined I would end up with 3 broken bones in my ankle coming down a mountain. With a skilled surgeon, and not one bill from original Medicare plus supplemental insurance, I am back on the trail.

On July 30, 1965, President Lyndon B. Johnson signed into law legislation that established Medicare. For 50 years, original Medicare has given seniors the security that 80% of their healthcare costs will be covered. An additional “medigap” policy guarantees the remaining 20% full payment of all costs.

In 1997, Congress established a new Part C of the Medicare program which became known as Medicare Advantage. It authorized private profit making companies to manage your Medicare.

My mailbox and my phone are daily filled with messages luring me to change to Medicare Advantage to get free eyeglasses, free hearing aids, free gym and truly, very low monthly payments. The unclear part is the copay, especially when recovery is not in sight.

After the Oct. 18, 2023, hearing on Medicare Advantage by the Senate Finance Committee, Senator Elizabeth Warren had this to say:

“Medicare Advantage plans that game the system get millions of dollars in over payments, they then turn around and use that money to flood seniors with deceptive ads to then lure them in to join their plans. But there's one more twist in this: once people sign up, once the companies make them look as sick as possible, these giant

insurance companies refuse to deliver on the care that's actually promised." The Bangor Daily deleted this last sentence from my letter to the editor that was printed. On July 31, 2023, the "US Dept. of Justice announced that Martin's Point Health Care Inc. (Martin's Point), headquartered in Portland, Maine, has agreed to pay \$22,485,000 to resolve allegations that it violated the False Claims Act by submitting inaccurate diagnosis codes for its Medicare Advantage Plan enrollees in order to increase reimbursements from Medicare."

The peace of mind and security that Original Medicare plus a supplemental plan gives me is worth the higher monthly cost. Why would I trust a Medicare Advantage private company that has been fined for fraud when my Original Government Medicare has proven to be totally reliable?

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