

To: Members of the Financial Affairs and the Human Services Committees:

From: Stephen T. Murphy, Biddeford, Maine 04005

Date: February 17, 2026

RE: Support for Increased Funding for Maine's Agencies on Aging (AAA)

Dear Committee Members:

I am a resident of Biddeford, Maine and am speaking here as a private citizen, a Medicare beneficiary, and an AAA agency volunteer since 2012.

Maine's AAA programs have been enormously successful in transforming complex, multi-dimensional and seemingly intractable social problems into to affordable, effective, and respectful ways of helping people who are frequently in dire need. Examples of such assistance include delivering nutritious meals, offering families dependable respite services, alleviating loneliness and isolation through regular social contacts, assisting people pay their bills or complete their taxes, or assisting individuals and families understand and select the most appropriate Medicare health care plans.

The reality our state faces is clearly illustrated by the facts that Maine has a large population of older and poorer citizens. According to the Kaiser Foundation Fund, over 100,000 Mainers (7% of the state's total population) are receiving both Medicare and Medicaid with household incomes lower than \$24,600, total savings below \$19,000, and no home equity. And this is not a temporary situation. By 2030 the number of people over 65 is expected to increase 36% to about 393,399 residents, along with the proportional growth of poorer residents.

As a senior citizen and a volunteer Medicare counselor I assist people in southern Maine to understand and select the best health care coverage for their specific health needs. I have spoken with hundreds of Mainers many of whom are struggling mightily with affordability and with the increased complexity of their health care options and coverage. Some specific examples:

Recently, a son and daughter of a man who was recovering from surgery in a skilled nursing facility asked for help in preventing their dad from being terminated from this facility because he had inadvertently changed to a Medicare plan where the facility providers were out of network. Another person called to say that he was in danger of losing his housing because he could not pay the co-pays and co-insurance he was charged for treatments and prescriptions he thought were fully covered. Many people I speak with are unaware that they are even eligible for financial assistance based on their income.

I am writing because I believe that the absence of the requested funding of 9.75 million dollars for these agencies throughout our state is a serious oversight. If sustained, that decision will only exacerbate the already enormous financial and informational challenges facing our state's growing population of elderly citizens, those with disabilities and the many Mainers who live in rural communities with lower incomes.

Thank you for your service to our state and for any assistance you can offer these wonderful organizations agencies that deserve our full endorsement and support.

Sincerely,

Stephen T. Murphy
Biddeford, Maine 04005