

Testimony of Pamela Kearney
(February 18, 2026)

Members of the Appropriations and Financial Affairs Committee and members of the Health and Human Services Committee:

My name is Pamela Kearney and I am a resident of Scarborough, Maine. I want to tell you how important the Medicare Counseling services provided by volunteer counselors at the Southern Maine Agency on Aging has been to my family and I. Based on our experience, it is critical that this service be offered to as many older Mainers as possible to assist them to sort out health care choices that are very confusing and complex. Like a Broker with no commission that does a detailed spreadsheet at NO cost (0 cost).

My husband and I have met with Herb Janick, a volunteer counselor at SMAA, every year for the past FIVE years. Our long history with the Agency on Aging: Before I turned 65 I worked with the Agency on Aging in Vermont and Maine, my mother in Maine and my husband in Vermont. About nine years ago we moved back to Maine. My mother passed and I turned 65 so now I work with SMAA for my husband and myself, about 15 successful years. Currently, at our annual appointment Mr. Janick explains the difference between original Medicare and Medicare Advantage plans, as well as the various available Medicare Supplemental plans and prescription drug plans. He has helped us compare prescription drug plans and make changes during open enrollment that saved us substantial amounts of money. In one year alone, after doing a plan search, my husband saved around \$600 by changing drug plans. The plan searches Mr. Janick does for us also has informed us which pharmacy will allow us to

obtain our prescription drugs at the lowest cost, which has saved us even more money. It's not necessary or required to pay anything for the service.

The Medicare counseling offered by SMAA is critical to me and my husband because we know we are getting information from a trained, unbiased source whose only interest is in helping us make the best decisions for ourselves. I feel every Maine senior should be able to get informed assistance in making complex and expensive Medicare plan decisions. The last few years we were able to give a nominal donation to SMAA (\$20-40). Between Vermont and Maine, we have had great help for around 15 years or more with A+ results.