

LD 591

"An Act to Require the State to Pay Medicare Premiums for Certain Retired State Employees."

Good afternoon Chairman Tipping and Chairman Roeder and other State Senate and Representative members of the Labor & Housing Committee.

My name is Carol Flury and I live in Readfield, Maine. I am here today to speak in favor of LD 591. I worked for the State of Maine from 1984 to 2013. When I went to work for the State, I was told that I would retire with certain benefits, one of which was health insurance. In 1994, the State made the decision that anyone retiring that was eligible for Medicare would be moved over to Medicare from the State Health Insurance. Because I had tenure, I did not pay into Medicare. But when I retired, I was instructed to go to the Social Security Administration Office to see if I qualified to receive a benefit from them. I personally did not have enough quarters to qualify for Social Security, but was told that my ex-husband did. Therefore, I qualified. Because he was a teacher, his Social Security was offset. Between his offset and my not qualifying on my own, I

was not eligible for a Social Security benefit, but was qualified for Medicare. He made enough of a Social Security benefit to cover the cost of his Medicare, but I had to pay out of my own pocket. That has been about \$2,000. per year for 10 years. Out of my pocket, I have used about \$20,000 out of my monthly retirement benefit which could have gone for food, fuel, heating oil, home repairs or other living expenses.

I do not find it fair that the State of Maine has reneged on their promise to me for health insurance, and have now turned the expense for Medicare over to ~~me~~. If the State of Maine wants me to be on Medicare, then they should pay my premium.

I have been divorced from my ex-husband now longer than we were ever married and never remarried even though he is on his 4th wife. I find it ~~unconscionable~~ ^{unconscionable} that he played a role in what I had to take for my health insurance coverage. If I did not qualify for Medicare through him, the State of Maine would be funding 100% of my health coverage.

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at no cost to me.

I do not know how many retired State Employees, especially women who never remarry, are in the same position as me, but it can not be that many.

If I am eligible for Medicare, then the State of Maine should cover my cost and for other people like me. Not only would it save me thousands of dollars each year but it would also remove the unfair aspect of an ex-husband playing a role in determining who has to pay out of pocket for Medicare that they did not earn on their own by working for the State of Maine.

Thank you for your time and for listening to my concern that I have been trying for 10 years to get someone to understand.

If you have any questions, I would be glad to answer them.