

Good morning! I'm Fran Seeley and I live at 95 Tucker Avenue in Portland.

Thank you for considering LD 1522, a bill that will help tens of thousands of vulnerable older Mainers like myself become eligible for Medicare Savings Program so they can meet their basic needs with their income and savings.

I became eligible for Social Security in 2006. Because I didn't earn a salary for the first ten years teaching as a nun and the following fifteen years earning very little teaching in Catholic Schools, my Social Security benefit was \$703. Subsequently, I was notified that I was also eligible for Maine Care, Medicare Savings Program, and Low Cost Drugs for the Elderly. That was a great financial help.

My eligibility for these benefits continued until DHHS cuts in 2014 deemed me ineligible. The assets test implemented then made me and many other older Mainers collateral damage in the battle of the DHHS budget.

At this time, that damage has the following adverse affect on me financially:

Medicare Premium deducted monthly from my Social Security :	(\$164.90/mo
(\$1,050.90 - \$164.90 = \$841)	(\$1978.80/yr
Medicare Part D	\$400/yr
*20% of medical procedures/doctor visits beyond Wellness Exam ?	
*Dental	?

(\*These costs are unpredictable as they are determined by emergency health/dental issues.)

Apart from my annual Wellness Exam, I think long and hard before going to my doctor. I am blessed with relative good health.

From 2014 till 2019 I took care of a tooth that constantly detached from a bridge by reapplying it with Gorilla glue to save the \$200 it cost to have a dentist do the job! In 2019 I had to have all my upper teeth extracted so, instead of sporting a \$5 Gorilla Glue smile, I now have a \$3,000 one!

MY CURRENT LIQUID ASSETS COUNTED IN THE ASSETS TEST ARE:

My deceased husband's Life Insurance	\$47,000
My IRA	\$64,000
*Savings	\$10,000

\*balance of cashed in Life Insurance policy after prepaying funeral expenses.

These liquid assets are all monies my husband and I were circumspect enough to put aside from our taxed earnings. Seems folks are punished for saving.

My monthly income is:

Social Security	\$841
IRA Disbursement	\$290
Reverse Mortgage	\$400

TOTAL MONTHLY INCOME \$1,531

Regular yearly expenses:

Property Tax	\$4,204 + \$180 Storm Water Tax
Car Insurance	\$670
House Insurance	\$423
	<u>(average monthly)</u> <u>\$456</u>

Regular monthly expenses:

Utilities	)	
Food	)	
Heating Oil	)	
House Maintenance	)	<u>Approx. \$1,400</u>
Car Maintenance	)	
Clothing	)	
Incidentals	)	

AVERAGE MONTHLY EXPENSES: \$456 + \$1,400 = \$1,856

Deficit between income and expenses is made up by withdrawals from savings. Drawing \$4,000 yearly gives me enough savings for about ten more years!

My 24 year old house has recently caused the following major expenses:

2020: Basement plumbing and sump pump installation:	\$3,880
2020: New roof:	\$8,000
2023: Replacing unsafe deck and porch:	\$9,625

I manage by cutting my cloth according to its measure:

I don't hire out what I can do myself, e.g.

- shoveling/snowblowing
- mowing/gardening - I grow vegetables in summer
- house maintenance - painting, minor plumbing & electrical, etc. (thanks to YouTube and Maine Hardware!)
- Keep healthy and active - in my 21st year volunteering 40 hours weekly as a Foster Grandparent in Portland Schools. This is how I'm living my legacy because I won't have much to leave when I die!

I'll be 82 next week and I hope to continue living independently in my own home. Eliminating the assets test and making me eligible for Maine Care and the Medicare Savings Program will definitely help me and my fellow older Mainers to continue living in the home of our choice.

In 2019 a bill similar to LD 1522, LD 1106 - An Act to Improve the Health and Economic Security of Older Residents was presented to the Appropriations Committee. While it was most favorably received by the committee, unfortunately it was placed on the Special Appropriations Table at the end of the 1st Regular Session of the 129th Legislature. Then COVID happened. So here we are again and I trust that you will ensure that LD 15~~5~~<sup>2</sup> is enacted. If my situation was that of your parent or an older relative or friend, I think I know what you would do!

Thank you,

Fran Seeley  
95 Tucker Avenue, Portland, ME 04103

LD 1522 - PUBLIC HEARING 4/20/2023

FRAN SEELEY, PORTLAND, ME

MY EXPENSES INCURRED BECAUSE OF THE ASSETS TEST:

Medicare Premium	\$164.90/mo	\$1978.80/yr
Medicare Part D		\$400/yr
20% of medical - varies dependent on health issues		
Dental - varies dependent on dentist visits		

MY CURRENT LIQUID ASSETS COUNTED AGAINST ME:

Deceased husband's Life Insurance	\$47,000
IRA	\$64,000
Savings ( balance of my cashed in Life Insurance policy)	\$10,000

INCOME

Social Security	\$841/mo
IRA Disbursement	\$290/mo
Reverse Mortgage	\$400/mo

EXPENSES

Property Tax	\$4,204/yr
Storm Water Tax	\$180/yr
Car Insurance	\$670/yr
House Insurance	\$423/yr
<u>MONTHLY AVERAGE</u>	<u>\$456/mo</u>

Utilities & heating oil	)
Food	)
House maintenance	)
Car maintenance	) Approx.
Clothing	)
Incidentals	)
<u>MONTHLY AVERAGE:</u>	<u>\$1,400/mo</u>

TOTAL INCOME: \$1531/mo

TOTAL EXPENSES: \$1,856/mo