

Good morning,

Thank you for the opportunity to speak to you today. I'm Fran Seeley and I live in Portland.

Last year the 131st Legislature passed LD 1522, "An Act to Provide Economic Justice to Historically Disadvantaged Older Citizens by Amending the Laws Governing the Medicare Savings Program." In addition to eliminating the assets test for the Medicare Savings Program - a program funded mostly by federal dollars and one that reduces Medicare costs for qualifying participants - the bill also significantly increased the Program's eligibility limits. These improved eligibility limits are in sync with the Elder Economic Security Index that takes into account expenses like housing, transportation, health care, rather than basing eligibility on Federal Poverty guidelines that are simply tied to the cost of food. These improved eligibility limits would qualify so many older Mainers for Medicare cost savings thus easing their financial struggles.

Based on income and the increased eligibility limits, qualifying participants would see Medicare cost savings between \$2,000 and and \$7,300 annually. These are significant savings for those of us depending on Social Security and, if we're lucky, some savings or retirement income to meet the cost of basic needs. Personally, if the Medicare Savings Program covered my monthly Medicare Medical Insurance cost of \$174, that money in my pocket would just about pay for my monthly electric and heating bill. It might even encourage me to keep my thermostat at 68 rather than its current 64 degrees!

LD 1522 directed the State to implement these changes to the laws governing the Medicare Savings Program by March 1st, 2024. However, the Governor's Supplemental Budget proposes a complete rollback of the new eligibility levels, attempting to save money on the backs of financially vulnerable lower-income Mainers. This is a social injustice we must not allow.

Please reject the shameful changes to the Medicare Savings Program proposed in the Supplemental Budget. Honor the historic action taken by the 131st Maine Legislature to improve the economic security of older Mainers. Endorse the years of persistent advocacy work done to ensure that tens of thousands of older Mainers will have enough money to meet their basic needs. Please don't allow LD 1522 to become a carrot dangled in front of us being yanked away by the Supplemental Budget proposal.

Thank you for listening to me today.