



**Testimony of Jess Maurer
on Behalf of the Maine Council on Aging**

In Favor of LD 2214

Delivered in Person on February 26, 2024

Greetings Senators Rotundo and Baldacci, Representatives Sachs and Meyer, and members of the Committees on Appropriations and Financial Affairs and Health and Human Services,

My name is Jess Maurer, and I am the Executive Director of the Maine Council on Aging (MCOA). The MCOA is a broad, multidisciplinary network of over 140 organizations, businesses, municipalities, and older community members working to ensure we can all live healthy, engaged, and secure lives with choices and opportunities as we age at home and in community settings. I am testifying in favor of LD 2214 generally, but in opposition to several specific proposals.

In preparing testimony on the broad sweeping cuts proposed in the Governor's Supplemental Budget, I was reminded of Hubert Humphrey's quote, "The moral test of government is how that government treats those who are in the dawn of life...; those who are in the twilight of life...; those who are in the shadows of life..." The Supplemental Budget proposes cuts to all of these populations, and we stand with our partners in asking you to reject them, especially since these cuts are unnecessary and may actually have a negative impact on our economy.

When you're knocking on doors, you see directly how lower-income older people are living in Maine; you hear how challenged they are to meet their basic needs. While I wish I had better news, I can tell you things are getting worse for older people, not better. The steep increases we've seen in the cost of food, fuel, and housing, not to mention materials for home repairs, have resulted in older people being unable to meet their basic needs. As a result, Legal Services for Maine Elders and Maine's Area Agencies on Aging (AAAs) are seeing a significant rise in evictions of older people, most often older women, who can no longer afford their rents.

This is why the action you took last year to increase eligibility for the Medicare Savings Program (MSP) is so important. MSP is a federal program that saves eligible older Mainers thousands of dollars on their Medicare premiums. The program saves qualifying members on Part B Premium costs, a \$2,000 savings, and also saves the lowest-income qualifying members on their Part D Premium, a savings of another \$5,300. These folks can get help with Part A, if they have a plan.

The changes to eligibility you enacted last year will help tens of thousands of older Mainers meet their basic needs and stay healthy. This is good for older Mainers, good for working families, and good for our economy. Increased eligibility for MSP increases the economic and physical

health of grandparents raising grandchildren, of grandparents providing free child care to working parents, of volunteers who deliver and enhance all kinds of services in Maine, and of older workers who have part-time jobs.

This investment in the health of older Mainers also pays big dividends. While the increased eligibility costs Maine \$14 million, it yields \$38 million in federal dollars, dollars that flow directly into the Maine economy. Because I know you're all concerned about increasing costs in the budget over time, this is one program that will necessarily shrink over time. While we are all living longer than ever before, we have started losing longevity nationally, and have passed the largest part of the demographic bulge in our population. Thus, the number of people on the program will only decrease over time, and the costs will shrink.

While Maine is a leader in using MSP to address financial insecurity, it is not alone in taking this action. The District of Columbia offers the highest eligibility in the country, 300% Federal Poverty Level (FPL) and Maine's actions put us in line with Connecticut and Massachusetts.

The law you passed requires these new levels to go into effect on March 1st. As older people have gotten help through the AAAs over the last nine months, they've been screened for eligibility for MSP. If they didn't qualify now, but do under the new limits, they've been told to reapply. This means there are older people all over Maine waiting for these new eligibility levels to take effect so they can get some financial relief.

We urge you to act quickly to reject the proposed cuts to eligibility in the Supplement Budget and to instruct the Department to act now to implement those new limits. Each day that goes by is a day when an older Mainer is balancing whether to eat a meal, heat their homes, or take their medication as prescribed. Worse, some are facing eviction right now and could stay in their homes with an extra \$165 a month to pay for rent. If you wait until mid-April to reject this proposal, it will take months more for the State to implement the new eligibility. I urge you to find a way to move new MSP levels forward now, and not wait for the cumbersome budget process to end – older Mainers are literally waiting for this help.

We also encourage you to reject proposals in the Supplemental Budget to delay implementation of critically needed fixes to Maine's child care system. Just like with MSP, you made great strides last session to fix this system, yet the state has failed to implement these fixes on time. Now, the state proposes to delay implementation further.

As will be noted in other testimony, Maine's severe and pervasive direct care workforce shortage continues to grow, leaving far too many older Mainers without the care and support they need and are entitled to receive. Many direct care workers are young, single mothers. Without access to safe, affordable, quality child care, they cannot continue to work in this field. We must stop eroding the structural integrity of systems that support people working.

We also oppose the repeal of the hardship exception that provides state-funded SNAP benefits to immigrants with no income who have work authorization but who are not yet employed. All of the data suggests that it takes immigrants significantly longer to find work than their white, American-born counter-parts. Immigrant families often live in multi-generational households, meaning that benefits also feed children and elders in the home. A mix of racism and ageism has made older immigrants in Maine nearly invisible, and we support every effort to ensure they are living well, being included in all aspects of life, and have access to the services they need.

We're also concerned about the proposal that limits the ability of municipalities to exceed the maximums for General Assistance in an emergency. Maine's median household income is about \$59,500. 13% of Mainers over 65 live on a quarter or less of Maine's median income. That's 22,000 people over 65 living below \$14,800. Many of these folks are too proud to seek GA, but they're only an incident away from needing to, and if they end up with multiple emergencies as many of us do when things go wrong, they should be able to get the help they need.

I'll shift briefly to things in the Supplemental Budget that are missing. The Supplemental Budget does not currently address the direct care workforce crisis. We urge you to take action to make additional investments in this workforce by funding and including LD 1718, *An Act to Encourage Participation in Maine's Essential Support Workforce Through Access to Higher Education*, in the Supplemental Budget. LD 1718 remains on the Special Appropriations Table.

This bill would create an education benefit of \$4,000 awarded to eligible full-time direct care workers to be used at any of Maine's community colleges, the University of Maine System, and the Maine Maritime Academy. This is intended to entice workers to choose this lower paying job over others, and to stay in the job to earn all four years of the available benefit. This would help significantly with recruitment and retention of workers into these jobs.

Two of the biggest challenges facing older Mainers are finding affordable housing and finding care because there are no workers. Most older Mainers have never used the system to find help – but when they can no longer live in their homes, or care for themselves, they call the AAAs for help. Increasingly, AAA staff are fielding calls from older people with complex problems that have no easy solutions, like older people facing eviction not because they cannot pay rent, but because they can't find home care. The AAAs do not have the resources or staff to help people navigate to solutions while still meeting their core work.

LD 1684 invests necessary funding in the AAA system to develop interventions and build the infrastructure necessary to deliver support to people with complex challenges. We can keep kicking the can down the road, but eventually, the challenges facing older people will cause real and significant harm to people, communities and our economy. We have long waitlists for low and affordable housing, very little housing with services, a very weak public transit system, and a lack of workforce ready to care for those who need it. As people age into their 80s and 90s and their housing doesn't work for them, cannot drive, and cannot find care, we are going to face problems we have never experienced before. We can just keep spending to fix what goes wrong, or we can develop the infrastructure needed to help people age well into their 80s, 90s and 100s. Funding for LD 1684 should be including in the Supplemental Budget.

Finally, we urge you to include \$4 million in access to civil legal aid in the baseline budget. Legal Services for Maine Elders provides critical legal services to older Mainers who are facing evictions, have been denied critical benefits, have been scammed into giving away their money or transferring ownership of their homes, and so much more. We would be lost without them as a partner and we need to ensure they have the resources they need to continue to address the most critical civil legal needs of older Mainers.

Thanks you. I'm happy to answer any questions.

Jess Maurer