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 Stephen Eiseman, and I live in Alfred. I am testifying today in opposition to the proposed cuts to the Medicare Savings Program (MSP) in LD 2214, the Governor's Supplemental Budget.

I used to be enrolled in the Medicare Savings Program but recently received an increase in my social security income and am now ineligible. However, I will be eligible again when the new eligibility levels you passed last year go into effect. My social security check went up by \$60 and because of that increase, my income is now too high to qualify for MSP – I gained \$60 per month but lost a benefit that paid about \$170 per month.

When I learned that the Maine Legislature passed an eligibility increase just last session, I became hopeful that I would once again receive the necessary support that MSP used to provide. That hope is now gone with the Governor's proposed cuts to MSP.

One year ago, my wife of 55 years passed away. I live on social security, and I am down to one income, which puts me in a significant bind. My rent has gone up by \$60 a month, so has my Medicare, the price of food and just about everything else. It's impossible to survive when costs go up, and your benefits go down. It makes me very sad.

I'm very concerned about maintaining my home and affording food. I was considering moving in with my son who lives in New Hampshire, but he just lost his job and is now unable to help me. It's very difficult for people like me to get by these days.

I was an average-income earner, I don't have a significant income as a result. My wife's social security was about \$1,000, and now that is gone, too. I've been looking for additional benefits to help me and have contacted Southern Maine Agency on Aging for help. The staff at Southern Maine Agency on Aging are wonderful and have helped me so much but there is only so much they can do when the benefits available don't help the people who really need them.

I am relying on the eligibility expansions for MSP that were passed last year. Every day they don't go into effect, I worry about my health and wellbeing, and how I'm going to pay for what I need. I'm already struggling and I know MSP would help me get by. Please reject the Governor's cuts to MSP, older people like myself literally can't afford to wait any longer.

Thank you for your consideration.

Stephen Eiseman