

**Testimony of Brenda Nasberg Jepson (age 68) and Alan Jepson (age 71), Madawaska Lake, Aroostook County**

Independent Film Makers for Maine Public Television 1983 - 2024

First of all, thank you very much for allowing us to provide testimony today regarding increasing eligibility for the Medicare Savings Program. We understand this was passed by the legislature and is in statute but that the State of Maine has decided not to implement it. That would be a sad and short-sighted decision.

It does come as a shock, when turning 65, how much healthcare costs soar. This comes from a variety of reasons - from losing work based insurance upon retiring, to the expenses of all the working parts that come with being a fully insured senior. There's the cost of being in Medicare - \$175 per month per person, plus the supplements to cover what Medicare does not, and the prescription plans. All these costs are incurred before even getting sick.

In reality, experts estimate at age 65, the spend on annual health care for a healthy couple is close to \$5,700 per person (\$11,400 for a married couple.) And if you are discovered to have cancer, as Alan was, these costs are even higher. The projected lifetime cost of care for a healthy 65-year-old is \$315,000.

The stress that comes from medical financial worries in our senior years cannot be measured. It is a specter that haunts us daily. Many of us continue working past age sixty-five because we do not have pensions large enough to cover these medical costs. And as we get older, the costs of vision, dental and hearing increase. These are not covered by Medicare or traditional insurance supplements.

Last year when my hearing aids failed, I could not afford the \$4,000 it would cost for high quality replacement hearing aids, but film makers for Maine PBS need to have good auditory function. So I discovered a well kept secret that these high quality hearing aids, barely used, can sometimes be found on Ebay. I bought a pair for \$300 and found an audiologist in Canada willing to re-program them for me.

These are the realities for seniors who do not have large pensions. And that is why expanding the Medicare Savings Program, which would increase eligibility to individual seniors over 65 with incomes between \$25,965 and \$36,450, is so important.

We cannot understand why, when the federal government is willing to contribute \$37 million in matching funds to increase this eligibility, the State of Maine cannot find the \$14 million to make it happen.

This expansion would be a Godsend to seniors who cannot sleep at night worrying about how they can come up with all these medical costs. And we would hope the people of Maine and the governor, would sleep easier knowing that 30,000 Mainers would have much needed medical coverage at their most vulnerable age. Thank you for your time.

  
Brenda Nasberg Jepson

  
Alan Jepson