

Testimony in Support of L.D. 591, An Act to Require the State of Maine to Pay Medicare Premiums for Certain State Employees

After 33 years as a State of Maine employee, I retired with full health benefits as promised to me when I began my State career in 1978. However, upon my reaching the age of 65, the State of Maine advised me I would need to move off my State of Maine primary health plan and apply for Social Security benefits that would include Medicare. I was told this would be based solely on the fact that my ex-spouse qualified for SSA benefits, and thereby also Medicare. This would be the case regardless of the fact that on my own I do not qualify for SSA benefits or Medicare. As directed, I applied for SSA via my ex-spouse's work history and was told due to the federal offset requirement, I would not be eligible for any of my ex-spouse's SSA benefits. However, I would be required to receive Medicare and pay for that health insurance out of my own pocket. This amounts to approximately an added \$2,000/year cost for me when I otherwise would have been able to continue on the State of Maine health care plan at no cost, as do many other State retired employees with whom I share the same eligibility criteria, except that I was once married to someone who was eligible for SSA benefits. For me this is ultimately a matter of fairness: Why should I and others in the same boat, be penalized with a \$2,000/year cost by simply once being married to someone (from who I've been divorced for many years at this point). On my own merits, I do not benefit from any SSA payments, but must pay for the cost of Medicare. If I had remained single throughout my career, I would not be paying this burdensome extra cost at a time when every dollar counts towards rising living expenses.

I thank the committee for the opportunity to submit this testimony and urge your support of this bill.