

Testimony in Support of LD 814, the Older Mainer's Act

March 20, 2025

Senator Ingwersen, Representative Meyer, and Esteemed Members of the Health and Human Services Committee,

I am Jessica Linzer Simpson, from Cape Elizabeth, and an AARP Maine volunteer and advocate. I also am a retired federal employee from the Social Security Administration and I served the public for 35 years.

As I was an interviewer, I want to address one critical need of the Older Mainers Act, the need for more navigators. Navigators are trained volunteers and staff who are expert in a particular area, such as Medicare counseling. The health insurance landscape has not only become incredibly more complex but a record-breaking 4.18 million Americans, an average of 11,400 per day, will turn 65 in 2025, thus the nickname "silver tsunami".

From Medicare enactment in 1965, SSA took applications for Medicare, largely in person. Medigap plans started in 1966 to supplement Medicare A and B cost gaps. Later, employer plans remained primary, Medicare secondary, if the employee worked beyond 65. Then Medicare Advantage plans (Part C) began in 1999 by private insurers and their own set of rules. In 2006, President G W Bush with Congress, enacted prescription drug coverage, Part D.

At SSA, it was a shock to learn we would not be helping people apply for Part D. This was a first, but the start of a trend away from government and to the beneficiary themselves and a few other organizations to help all those in need.

So, no matter their circumstance, all beneficiaries needed to use a computer, research plans based on their medications, their costs, the coverages, and then choose. You do this annually, since medication needs and plan costs fluctuate. Non-profits, like the triple A's would provide navigators, but it was no substitute for a government agency in size or scale.

Yet, that is where we are today, and not just for Part D. Some of the questions the 65+ plus ask daily: should I take traditional Medicare or Medicare Advantage, do I need a Medigap plan, do I need Part D, what can I afford, what if I am healthy but my spouse has many needs? It is one of the worst tasks a person faces when reaching that age milestone.

When you reach 65, you will be mighty thankful that you can call one of the Triple A's in Maine and have an individual steeped in this Medicare labyrinth answer your questions, hold your hand, or just confirm the direction you were going. Because, without a navigator, it is mighty easy to get lost!

Please vote "Ought to Pass" to provide the critical funds necessary for more navigators for this silver tsunami.

Thank you for all you do for the state of Maine and the people you serve, I am happy to answer any questions.