

## Testimony of Herb Janick on February 18, 2026

Senator Rotundo, Representative Gattine and Members of the Appropriations and Financial Affairs Committee and Senator Ingewersen, Representative Meyer and Members of the Health and Human Services Committee:

My name is Herb Janick. I live in Cape Elizabeth and I have been a volunteer Medicare counselor with SMAA for the past six years. I know first hand how Medicare counseling helps older and disabled Mainers understand the complexities of our health care system and empowers them to make smart choices that save them a lot of money.

I also know SMAA's portion of last year's one-time appropriation of \$3 million for older Mainers allowed SMAA to expand Medicare counseling services. In 2025, SMAA's core of SHIP certified volunteer counselors grew to 28 people, which allowed SMAA to counsel 282 more clients than the prior year (a total of 2,247). Collectively, these clients saved in health care and prescription drug costs more than SMAA's entire portion of last year's budget allocation. And we have not begun to meet the full need in our community—last year, all our available appointments in open enrollment were filled 3 weeks into the 8 week open enrollment period.

SMAA's volunteer counselors educate clients and help them save money in a variety of ways:

(1) the Medicare Savings Plan assists Mainers with lower incomes by paying the monthly \$202.50 Part B premium and most of the cost of prescription drugs. Last year, SMAA counselors helped 180 clients apply for MSP benefits, saving each of them thousands of dollars.

(2) Counselors conduct searches on Medicare's online plan finder to help clients identify prescription drug plans and Medicare Advantage plans with lower premiums or more cost effective drug coverage. As just one example, I counseled several clients during last year's open enrollment who were in a drug plan that historically had no monthly premium but in 2026 was charging \$99 a month. We helped identify another plan that offered similar coverage for no monthly premium, and the clients who decided to switch plans each saved \$1,200 annually.

(3) For clients who choose original Medicare, counselors help clients understand the different premium costs for Medigap plans that by law must offer the same benefits. To give you a sense of this, the most popular Medigap plan (Plan G) is available this year in Maine for as little as \$2,999 a year and as much as \$5,554 (a difference of over \$2,500 for the same product). Again, informed clients who chose to switch saved substantial money.

The older and disabled clients we serve appreciate the clear and unbiased information we provide them, and your investment in our work last year allowed SMAA's volunteers to help more people. Of course, the reality is that if SMAA loses these funds in the budget we will not be able to support as many volunteer counselors, and Mainers who could have benefited from counseling will make less informed and more costly health care decisions. I urge you to include additional funding for these critical services in this year's budget—it's an investment that helps Mainers make informed decisions that save them money; money that stays in our state's economy.