

Irene B Lee
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Labor and Housing Committee
LD 111
HP0079

Good afternoon distinguished members of the Labor and Housing Committee. I am Irene Lee, a retired state employee, having worked for the Maine Department of Labor. I reside in the beautiful, friendly town of Vassalboro, Maine. I am submitting testimony in regards to LD 111, HP0079, An Act Requiring the State to Pay a Share of a Retired State Employee's or Retired Teacher's Premium for Medicare Part B Under Medicare Advantage.

As a retiree who in past years worked under the Social Security system, I not only lose 60% of my Social Security benefits, but I am also required to pay the premiums for my Medicare benefits. My state retirement benefits are not huge. In 2022 my gross retirement benefits were \$17,626.96. My reduced Social Security benefits were \$6793.20, of which \$2041.20 went to pay for my Medicare Part B benefits. Having to pay out \$164.70 monthly for Medicare premiums is and can be a hardship for many. In comparison to the average state employee, I believe my retirement benefits are below average even when adding my in my reduced Social Security benefits.

When I started working for the state in 1997, no one informed me that I was going to be penalized for having worked under the Social Security system. A selling point presented by the state was that our health insurance would be paid in full, in retirement, which made working for the state very attractive. This is a benefit afforded to other state employees who did not work in Social Security. Ironically, these same employees are offered the opportunity to receive the same medical benefits, as those of us in Medicare, without have to pay a premium. I find that discriminatory. The state is treating state employees differently and showing partiality to none Social Security recipients. I firmly believe that the medical insurance provision should be applied equally to everyone.

I am not requesting that benefits be cut from any retirees. I am only asking that we all receive the similar benefits for having done our work and retiring from state service. Any relief the state can offer me and others in the same situation as I am, would be greatly appreciated.

Thank you.

Respectfully submitted,

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