

Please vote YES to PASS HB670. Reinstate Drug Benefits for MD State Retirees hired prior to January 1, 2011.

Hello, my name is Wendy Cohan and I am a resident of Anne Arundel County. I worked for the State of Maryland for forty years beginning in 1981, first at the Mass Transit Administration, then at the University of Maryland, Baltimore.

I was not Medicare eligible in time to retire prior to January 1, 2019. Therefore, I fall into the category of Maryland State Retiree hired before January 1, 2011, but ineligible to receive any support in meeting pharmacy co-pays and non-formulary drug expenses. Unless HB670 is passed, as of January 1, 2025, I will be forced to choose a Medicare Part D plan to replace the State of Maryland Silver Scripts coverage. Though my tenure as a state employee far exceeds those of 99% of others, I find myself in the position of losing a significant benefit promised to me at time of hire and for the proceeding years of employment.

Unfortunately, I am on a significant number of medications and foresee needing additional pharmacological support as I grow older. Having the pharmaceutical plan through the State of Maryland allows me a broad formulary and the negotiating power of the State of Maryland. By taking this benefit away you are forcing me to:

1. Seek an independent plan that may cost up to an additional \$12,000 annually for my current medications
2. Be at risk for bankruptcy should I need non-formulary medications
3. Be at the mercy of the vagaries of political manipulations of Medicare guidelines at the Federal level

You may be saying to yourself, “why is this such a big deal, Medicare plans to cap expenses at \$2,000/individual as of 2025”. **It is a big deal because that cap could go away with a different administration and does not apply to non-formulary spending. The formulary (what drugs are covered) can change DURING the enrollment year. If I cannot find an equivalent plan and/or the formulary changes, I can still face a huge financial obligation and potentially bankruptcy.**

I thank you in advance for supporting the passage of HB670.

Sincerely,

Wendy Cohan
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