

Good afternoon, Chair Beidle and Members of the Senate Finance Committee. My name is Larry Zarzecki, and I am a retired Maryland State Police Officer and resident of Stevensville, Maryland. I am here today in full support of SB 357, Prescription Drug Affordability Board—Authority for Upper Payment Limits (Lowering Prescription Drug Costs for All Marylanders Now Act). I extend my gratitude to Senators Gile and Feldman for championing this critical legislation.

Over ten years ago, when I was diagnosed with Parkinson's due to tremors in my right hand, my life took an unexpected turn. That diagnosis fueled my second passion—advocating and lobbying for people struggling to afford their medications, a battle I know firsthand. I've fought to lift Maryland's pharmacy gag rule, ensuring pharmacists could inform patients about the most affordable prescription options, and supported allowing Medicare to negotiate prices directly with drug companies.

Despite being a retired law enforcement officer with health insurance through the state of Maryland, I was not shielded from exorbitant prescription costs. I take eight medications daily, but my insurance did not fully cover two of them. I was paying \$3,200 a month out of pocket—without insurance, it would have been \$8,000 a month. Like so many others, I found myself juggling credit card payments, borrowing funds, and tapping into my IRA just to afford life-saving medications.

Before finally qualifying for Medicare, I was prescribed additional medication to help with balance issues caused by Parkinson's, but I simply couldn't afford it. This is not an isolated experience—I personally know over 50 individuals, many of them retirees, who are struggling under similar financial strain, sacrificing their savings, retirement, and peace of mind just to afford prescriptions.

If I had the opportunity to speak directly to the leaders of major pharmaceutical companies, I would say:

“Thank you for the life-saving medications. But we're being crushed by the prices. We have to decide whether to heat, eat, or treat—no one should be put in that position.”

My suggestion is simple but powerful: Reduce the advertising budget and pass those savings on to the consumers. Make the medications affordable for everyone who needs them. And give the Prescription Drug Affordability Board the power it needs to help Marylanders, just as we intended when the initial law passed in 2019.

Passing SB 357 is a vital step in ensuring that the people of Maryland—especially seniors, retirees, and those on fixed incomes—are not forced to choose between their health and their financial stability. I urge you to support this bill to help lower prescription costs and protect thousands of Marylanders from the overwhelming burden of medication expenses.

Thank you for your time and consideration.