

Testimony in Favor of HB0653
Keleigh Scott Wine Arian

My name is Keleigh Scott Wine Arian and I have been a resident of Montgomery Village since July 2012.

I want to thank this Committee for its continuing hard work in protecting health coverage for the citizens of Maryland. I want to particularly thank Delegate Kirill Reznik for his responsiveness to constituent concerns and his expertise in these matters. He has become not only a trusted advocate but a good friend.

I qualified for SSDI in 2013 due to Binaural Sensorineural Progressive Hearing Loss with Recruitment, Fibromyalgia, Rheumatoid Arthritis, and Osteoarthritis. On January 1, 2015, I became eligible for Medicare due to my disability. I am 59 years old.

My husband is the rabbi of Kehilat Shalom synagogue in Montgomery Village. He is the synagogue's only full time employee and because of the size of the synagogue it does not and never has offered health insurance. My husband buys his own insurance through the marketplace. He pays \$590 a month for a policy with a deductible of \$6,200. He has hit his deductible only once in the last seven years so in essence we are paying \$7000 a year for the peace of mind that an unexpected illness or injury to my husband will not bankrupt us.

When I became eligible for Medicare we naturally purchased Medigap coverage. There was not a lot of shopping around to do since all carriers who offer Medigap coverage to those under 65 all offer only one plan with the same benefits.

In 2015 my premium with United Healthcare for their AARP-endorsed plan was \$187 per month. Five years later it has gone up to \$290 per month, so we shopped around for another plan. I applied for two other Medigap plans and was denied. I suffer from anxiety and chronic depression and visit a psychiatrist for medication management more frequently than either of the two plans allow. As things stand now, if I want to qualify for a less expensive Medigap plan I have to make fewer medication management visits than medical guidelines suggest.

I reviewed my Medicare account from last year and the amount that my Medigap policy actually paid out to providers was approximately \$300. We had considered, under the circumstances, simply giving up Medigap coverage altogether but the fact that there is no out-of-pocket limit to Medicare makes this too risky. So similarly to my husband's situation, we are now paying \$290 a month for the peace of mind that suffering an unexpected illness or injury won't bankrupt us.

My husband and I fall into the category of people who are too rich to qualify for health insurance subsidies but poor enough that the cost of insurance, co-pays, and deductibles are a real burden for us.

It stands to reason that a person who qualifies for Medicare before age 65 due to disability is going to have less-than-perfect health. Maryland has made some nice strides in reducing somewhat the burden on those who have to buy their own insurance -- due to the reinsurance plan the Legislature and Governor developed two years ago, my husband's premiums have actually gone down by \$5 a month each of the past two years. It's time to do

something for those of us on Medicare; a number of other states have a Medigap Open Enrollment period and Maryland should as well.

Respectfully submitted,

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