

Dear Senator:

Thank you for taking the time to read this letter. I will try to be brief.

Here are the steps I take to fill a prescription under the current State/Medicare hybrid prescription plan:

1. During open enrollment, log in: <https://mymdbenefits.com/enrollment/>
2. Confirm prescription coverage
3. Pay premium (I paid about \$511 last year for myself)
4. See the doctor
5. Get a prescription
6. Go to the pharmacy, pay copay (I paid about \$554 last year), go home with prescription.

Here are the steps that I will need to take for my prescriptions under Medicare D.

1. During open enrollment (October – December) each year go to <https://www.medicare.gov/plan-compare>
2. Create an account or log in
3. Follow directions to enter your name, address, etc. and all of your prescriptions
4. Choose the pharmacies or mail order you wish to review
5. Navigate the information on plans that is provided
6. Choose a plan
7. Pay your premium (mine would be about \$496 per year)
8. See a doctor
9. Get a prescription
10. Go to the pharmacy, pay for drug costs (mine would be about \$5446 per year after I met the \$545 drug costs)
11. Pay for the prescriptions that are not covered by the Medicare D plan (I had 2 drugs that were not covered by Medicare but were covered under the State plan. This would total an additional \$2109 out of pocket expense per year).

Imagine having to do this every year of your retirement! Imagine having to navigate this in your 60's, 70's, 80's, 90's. Imagine having to navigate this if you were in a nursing home, were suffering from dementia, were unfamiliar with computers, did not understand how Medicare worked. Did not have the income to pay for those "not covered drugs".

My total out of pocket cost per year under the state plan is about **\$1065**. My total out of pocket cost for the same prescriptions under Medicare D will be **\$8596**.

So answer me this, *is it really true that retirees will see little difference in their coverage?*  
I think not.

**Vote Yes for SB 349.**

Thank you,  
Martha Sprow  
712 Cottonwood Dr.  
Severna Park, MD 21146  
240-626-4397