

This is my testimony in **FAVOR** of SB 349, the bill proposed to reinstate prescription drug coverage for State of Maryland employees who were hired before July 1, 2011.

I am a retiree who was **EMPLOYED** by the State of Maryland on November 2, 1995, anticipating a fulfilling career and a secure future. I **WORKED** at UMBC for the 25 years required to ensure my husband and I would be eligible to receive State of MD retirement benefits. I **RETIRED** January 1, 2021, expecting to receive the retirement benefits that were established when hired. I was **BLIND-SIDED** by the delayed state legislation that dissolved my prescription coverage beginning January 1, 2025. I have been **PRAYING** that Maryland Legislators decide to honor the State's commitment to me and thousands of other retirees by restoring our prescription drug coverage during the Spring 2024 legislative session.

It is important that you understand that Medicare Part D plans are **NOT EQUIVALENT** to the State's pharmacy plan. Specifically, the list of drugs covered by the State pharmacy plan is much more extensive than the formularies of any of the Medicare Part D plan that are offered to Maryland residents. The State of Maryland extensive list is more likely to cover drugs prescribed over the course of the year for injuries or unexpected illnesses. My husband and I will be required to select individual prescription drug plans and meet individual deductibles instead of having a family plan. Differences in plans may require that we use different preferred pharmacies to get the best prices on our prescriptions. My husband and I will have to pay the full cost of any prescribed drugs that are not on our chosen plan's drug list and these expenses will NOT apply toward the Medicare cap on out-of-pocket costs. The selection process must be done each year as the plans change.

To explore the possible impact of the loss of our benefits and to practice selecting Part D plans, I used our 2023 lists of prescriptions to find the most affordable plan among the 19 Medicare options available within 25 miles of my Zip code in 2024. The task was complicated and, if I did it correctly, I found that we would pay at least \$1,500 more for the most affordable Medicare Part D coverage from a preferred pharmacy located much farther from the pharmacy we use near our home. In 2023, we were both fairly healthy, but the predicted prescription costs could be much greater if one or both of us suffers a serious injury or illness, especially if it occurs after selecting our annual Medicare Part D plans.

To add insult to injury, I am not eligible for provisions of SB 946 that were created in 2019 to "ease the transition" because I retired on January 1, 2021, just after reaching the required minimum 25 years of service. I do not understand why I and other more recent retirees were excluded from this help.

PLEASE honor the State of Maryland's commitment to its retired workers by voting to restore our prescription drug benefits. I and many other State of Maryland retirees are counting on your support. Thank you for the opportunity to share my testimony.

Kathy Lee Sutphin
Taneytown, MD (Carroll County)