

My name is Patricia Nowakowski, a retired Maryland State employee. I am here today for speak in favor of SB 349.

Imagine one day next year you come leave work after a long day in the office, fight traffic to get home and finally are looking forward to having a chance to relax. Then you get a call from your elderly mother. She is distraught because she doesn't have enough money to pay for her prescriptions. She says she had explained to you that retirees of the state of MD were losing their prescription coverage at the end of 2024, but you didn't realize exactly what impact that would have. You know she has Medicare and think to yourself surely the state didn't end the coverage if Medicare didn't cover the prescriptions. Your mother explains several of her prescriptions are not on her plan and she now has to pay for them. You have no clue about what she is talking about. She says she needs \$325 for the medicine. You ask how often she refills these medications, and she says every month. You know your mother worked for the state Department of Juvenile Justice for over 40 years. She is a widow, living on Social Security and a small state pension. You ask her what about her saving? How is it possible that she doesn't have savings to pay for the prescriptions? She said when she had to get a new roof last year that cost \$20,000 and she has been spending money to keep her old car running and that she has spent all of her saving. With the recent increases in food and monthly bills, she has very little left at the end of the month and as soon as she is able to put away a few dollars, a new bill comes due. She tells you she gave up cable TV and the internet but is barely making it. You speak with the pharmacist and give them your credit card number but know you can't pay for these prescriptions every month. You have 2 kids in college and a daughter who is planning to get married next year. There is no way you can cover your mothers' expenses long term. How could this have happened? What legislature with a conscious would not reinstate a prescription benefit for people who have worked for the state their entire lives? What is going to happen if mom doesn't get the prescriptions she needs?

Now I would like you to consider my situation. I worked for the state from 11/1979 to 7/2012. Immediately after retiring from the state, I went to work for the Federal Government. Before I retired, I made an appointment with a Human Resources to ask if I should continue my health insurance, prescription plan, dental and vision plans. I was asked how long I planned to work for the Feds. I was unsure and explained that to the human resources staff. They advised me to keep my benefits from the state and showed me a booklet where it explained I had earned these benefits for life. I could have taken the federal benefits in 2012 when I was hired. Note that this was after the legislation to end the state pharmacy coverage had passed. Human Resources was still telling people about to retire that these benefits were earned for life. I am still working for the feds and could have earned lifetime coverage after 10 years of service had I been advised correctly.

My job title with the Feds is Health Insurance Specialist. I know that there is a cost for Medicare Part D of \$74.20 per month in 2024. That is an expense in addition to Medicare Part B which is \$174.70 in 2024. Plus for Part D there is a plan premium. This amount varies depending on what plan is selected. All the plans have a deductible so at the beginning of the year, you must pay for all of your prescriptions until you meet the deductible. In addition, you must pay for the prescriptions not covered by the plan. But you may say, there is a \$2000 cap on out-of-pocket expenses. You might think that is reasonable if all non-plan costs were considered out of pocket expenses, but they are not. For some reason, the state is willing to hire a contractor, and set up a complicated program when they could reinstate the existing coverage. As I have shown, there is a cost for all of

the plans and the coverage is far from comprehensive. I ask you to not put me in the situation of not being able to pay for my prescription. I don't have any children to call..... It is imperative you as a legislator treat the retirees as you will want to be treated when you retire. Please reinstate this prescription benefit. Our very lives depend on you doing just that.

I am asking you today to please pass this legislation in committee soon so the bill can get a vote on the Senate floor by Crossover Day on Tuesday March 19th.

Thank you.