



M a r y l a n d Troopers Association



INCORPORATED 1979

February 28, 2024

The Honorable Chair Guy Guzzone, and Members of the Senate Budget and Taxation Committee

RE: SB 349 State Prescription Drug Benefits - Retirees

POSITION: SUPPORT

The Maryland Troopers Association (MTA) has a membership strength of approximately 2,629 members of which 1,120 are active sworn Troopers involved in traffic and criminal enforcement throughout the State of Maryland.

Troopers entered their career with the promise that they would retain their benefits upon retirement. That is no longer promised to our members as of 2025. Our members, along with thousands of other retirees, are in a vulnerable position to pay for the increased costs of our prescription drugs.

Several members of the Maryland Troopers Association have voiced their concerns in letters below. I urge you to read each one of them to see just a small fraction of those that will be negatively impacted by the loss of coverage. We ask that you please consider the service that these men and women have done on behalf of the state, and pass this bill.

The Maryland Troopers Association strongly supports SB 349 and requests a favorable report.

Brian Blubaugh
President
Maryland Troopers Association

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E-mail: info@mdtroopers.org

Member of National Troopers Coalition

As a retired Maryland State Trooper, I am writing this letter on behalf of myself and other retirees that are faced with an upcoming loss of coverage to our Prescription Drug Plan.

When we entered the law enforcement community to start our careers, salaries were miniscule, but we were promised benefits such as the Prescription Drug Plan for life when we joined the Maryland State Police. We are now told this coverage will come to an end in Fiscal Year 2024. As a result, this will mean all retirees will have to obtain Medicare Part D to provide some level of coverage for us and our families. Unless you are a member of Medicare and are experienced in that system, I'm not sure the impact of this change is truly understood by our legislators, because it is much more than simply changing coverage policies.

Many retirees have been on Medicare for years and have what are termed as pre-existing medical conditions. When signing up for a new Prescription Insurance Plan, these medical conditions are often not covered, and if they are, the coverage is usually cost prohibitive and can be financially devastating.

A large number of medications currently being taken by many of us in retirement age, are not available unless there is a generic substitute, meaning the drug can only be obtained at an outrageous out-of-pocket cost. Additionally, we have medically retired Troopers that were injured on the job, and due to those injuries live on a single State Police Pension and/or limited income. Many of these members will not be able to afford the additional costs associated with this loss and could lose the ability to purchase basic medications that will allow them to have simple quality of life functions.

My fellow state retirees are all in this unfortunate situation together through no fault of our own, and we desperately need your help. There will be several legislative bills that will be introduced to support the continuance of this coverage and we ask that you explore the possibility of assisting the sponsors in support of our need.

We answered the call for the citizens of Maryland for over twenty-five years. We, along with our families, endured physical and emotional duress, often under the most adverse conditions imaginable. "To protect and serve the citizens of Maryland" was more than a slogan to us during our careers, it was an oath of office that we took seriously and were proud to uphold throughout our years of service.

As senior citizens, now having to worry about whether we can afford basic medication puts an unimaginable emotional strain on us as we try to deal with the anxiety of potentially losing this benefit. Please help us, as we ask for your assistance and be a voice that supports securing our Prescription Drug Plan.

Thank you for your time,

Respectfully,
John Boyd

Dear Chairman Guzzone,

As a retired member of the Maryland State Police, (MSP) it is with true sadness that we learn of the lack of support to Maryland State Retirees pertaining to the loss of our prescription plan. We have heard the message time and time again about how this change should cause little, if any changes in out-of-pocket prescription drug costs, and that many could even see lower costs due to actions taken by the General Assembly. Unfortunately, despite our efforts to show the true impact of this decision, this is the verbiage that continues to be spread and heard, rather than the truth. This scripted response, which was apparently written by someone who has been either misinformed, uninformed, or who is purposely deceiving, surfaces daily when this topic is discussed.

Listed below are just a few of the complications involved with this policy that I'm very sure is not understood by many delegates supporting this action:

- Medications for pre-existing conditions are often not covered by new insurance companies, and if there is coverage the cost can be prohibitive and fiscally devastating. We have retirees that have been on Medicare for a decade or more and will be hard pressed to absorb these cost increases.
- Often, common medications taken by seniors are not covered unless there is a generic version to that drug which again, requires an out-of-pocket cost which is unaffordable.
- Many Troopers are living on a single pension, with no assistance from social security because they have been unable to achieve their required quarters due to our retirement system.
- Many drugs are not even on the list of prescriptions available when trying to enroll with an insurance company, which again creates an out-of-pocket cost.
- As a member of the MSP S.T.A.T.E Team (SWAT) for 23 years, we have Troopers that were so injured in the line of duty that they could not work a second career position. As a result, many exist on a single state pension, with a limited income due to those injuries. They too, will not be able to afford the medications they need for a simple quality of life existence.
- Once you enroll with an insurance company for prescription services, if you develop a condition that requires a medication not listed during your enrollment period, it will often require an out-of-pocket purchase until the following enrollment period.
- I personally have developed Leukemia from what my Doctors have told me in confidence is more than likely a result of the Covid vaccine. Due to the lack of cancer in my family history, and the immediate reaction of the lymph nodes after the second vaccination shot, they feel certain it was the cause of CLL. Upon checking with Medicare and their review of potential RX coverage companies, the cheapest cost I have found for my medication is \$3,000.00 dollars a month. How is that affordable?

Many say the out-of-pocket cost is a non-issue because of the ceiling limit and proposed debit card for reimbursement. My question is, will there be a ceiling on this card? We have other retirees with the need for other medications that costs \$14,000.00 dollars a month, will that

type of cost be covered? Is there a “pay first, reimbursement later” policy? If so, what type of delay would be expected should we max out these cards while waiting for reimbursement?

There are many other issues that retirees will have to face, but in an effort to keep this letter brief, I will simply ask you or your staff to do the research. Please don't simply rubberstamp or sign-off on this loss thinking it is a great deal for us, because it's not. This loss has caused thousands of retiree households to be in a state of panic and worry, a condition none of us have caused, but will struggle to live with if you and your co-delegates allow this to happen.

The promise “To protect and serve” was more than a slogan to Troopers during our years of service. It was an oath of office that we took seriously and were proud to uphold throughout our career. We only ask that you help us, and our families maintain a simple level of dignity and peace of mind as we enter the twilight of our lives. Please support Bills HB 670 and SB 349, and help them move out of committee for a full hearing and review.

Should there be a desire by you or your staff to speak directly to me on this issue, please feel free to contact me at the number listed below.

Respectfully,

Jim Ballard

Maryland State Police

Retired

410-808-5068

P. S. FYI, every Trooper that has written their legislator on this issue has already received the form letter being disseminated by Speaker Adrienne Jones regarding this matter.

My name is James Forbes. I have lived in Edgemere Baltimore County for all my 66 years of life. I am a retired State of Maryland employee with 35 years of service. I served as a State Trooper for 28 years and 7 years with the Maryland Lottery.

When I was hired by the State Police, I was promised health benefits for life. I took a pay cut from my previous job to become a State Trooper. I was told, "you won't become rich, but the benefits will make up for the low salary." Over the years, when I didn't receive large pay increase, they said, "but the benefits are good."

I served the citizens for 35 years. I put my life on the line, day in and day out, never knowing if this would be the day something tragic would happen to me. I was proud to be a Trooper.

Currently, retirees are fighting to have our pharmacy plan remain the same as promised. I believe in, a promise is a promise; not something to be changed years later, by Governor O'Malley and the General Assembly.

Currently Senate Bill 349 is submitted and pending. I am asking for your support, to help this bill receive a favorable report and to be passed.

I depend on the current pharmacy plan as I require two prescriptions daily and my wife needs ten. With the changes that were made, I will not be able to afford all of the medicine and my wife may need to decide what medicines are most important or we need to cut back on food and other expenses.

I hope you will support the retirees and not support any attempts to give free health benefits to non-citizens living in Maryland.

U.S. citizens should come first. Especially those who served.

Sincerely,
James M Forbes, retired Maryland State Trooper

Senate Budget and Taxation Committee

Ref: Senate Bill 349

Subject: State Prescription Plan for Retirees

I am writing to thank you for your support in introducing this bill for a hearing. I joined the Maryland State Police in 1971 as a young man. I never required any routine daily prescription medication until 2020. Throughout my 37-year career, I contributed to and assumed the prescription medication plan would be available when needed. At 70 YOA I developed Arterial Fibrillation and was placed on several prescription medications that I will be taking for the rest of my life. I had a Hearth Ablation last year to correct the A-Fib. I now take four daily medications. One medication is \$1500 every three months without our prescription plan.

My wife Diana (68 YOA) was diagnosed with Idiopathic Pulmonary Fibrosis (lung disease) in April 2022. She is currently on the Transplant list at the University of Maryland Hospital. The medical staff told us that if we didn't have our prescription plan her cost for just one medication would be \$3000 per month after the transplant. Losing our current plan would be detrimental to our lives. Again, I thank you for your support and all the Senators to please vote for us to keep our current prescription plan.

Thank You,

A. Dean Richardson and Diana L. Richardson 3809 Jim Smith Lane New Windsor, Maryland 21776

Dear Senate President Ferguson,

I'm sure you are aware that the Prescription Drug Coverage for State Retirees, 65 years and older, will be changing next year. I retired on 1/1/2000 as a Maryland State Trooper with 26 years of honorable service. I have several health issues that are being managed with Prescription medicines. My doctors always tell me I can thank the state police for my health issues due to the stress and working conditions related to police work.

With the upcoming changes, legislation was passed under HB 946 to establish a subsidy to assist with Prescription Drug cost. I am requesting that you pressure DBM to fund the subsidy to the fullest possible amount. I compared my current cost of my State of Maryland Prescription Drug plan this year to possible Medicare Part D cost next year and my personal cost will increase at least \$10,000 a year. Several prescriptions are not even covered by Medicare part D coverage.

I know that SB 349 and HB 670 are pending to reinstate the State Retiree Rx plan. PLEASE allow a vote on SB 349 and support the pending legislation.

Also, according to researchers at the University of Maryland, the Federal Government sends funding to the State because of the current Rx program for Medicare eligible retirees. The State will lose that Federal funding if the new program moves forward. They also report that the current Rx plan for retirees over 65 years of age only represents 2 tenths of 1 percent (0.2%) of the state budget.

I thank you for your kind attention to this matter. Stay Healthy,

Joseph Ryan

1914 Cypress Drive

Bel Air, Md 21015

Cell # 410-937-4740

I started in July of 1973 with MSP, starting salary was \$8980, but you had a take home car and really good prescription coverage. At the time the prescription plan was not an issue until we started our family. Then we could see that it was a great plan. I retired in 1999, spent the entire time on the road in relatively good health. After retiring and moving to Florida, I was diagnosed with Type 2 Diabetes, and then recently had a heart attack and the blockage was removed and a stent put in place.

Now the prices of medications are out of sight for these issues without our prescription plan in place. I was promised these things when I took the oath to protect and serve for \$8980.

I gave the citizens of Maryland my very best every day. Now they want to take it away from me and probably use it to fund the illegal immigrants health care how can legislators be so heartless!

Please keep our coverage in place....That Was The Contract I was promised'

Respectfully,

Willam R. Miller
MSP Class of 71'

My wife worked as a nurse for the Board of Education. It was a county job with a State of MD retirement. Some changes were made toward the end of her career as the Board was moving toward contracting with the local hospital for nurses. My wife didn't want to jeopardize her State retirement by going contractual so she switched employment to the Potomac Center which is a State facility for special needs individuals. So instead of being a Board of Ed employee with State retirement, she became a State employee. If she had known about the issue with prescription coverage there's a chance she would have explored positions with the Board of Ed(there were still nurses at some schools that were Board of Ed employees). If she had retired from Board of Ed instead of State of MD, we both would have had prescription coverage for life.

Just for your information.

Again, thanks for all the MSPAA's efforts.

Greg Johnston

Lt. (retired)

My name is Mary Cameron and I am a resident of Edgewater Maryland. My husband Retired Sergeant David Cameron worked for the Maryland State Police from July 1, 1973 till his retirement in January 1, 2005. He worked rotating shifts, 7 to 3, 3 to 11 and 11 to 7. Days, weekends, holidays, in the rain, in the snow, Spring, summer, fall, winter. He missed birthday's school events, Christmas and anniversaries. He had people scream at him, attempt to punch, kick or fight. He always did his job! He arrested numerous drunk drivers, intervened in many domestic disputes. He always did his job! Believing that the State of Maryland would honor their agreement and provide his retirement benefits from when he was first sworn in way back in 1973. After his retirement from MSP he continued to serve the State of Maryland and worked as a bailiff for The District Court in Calvert County. In 2020 with Covid closing down government offices, he was considered an essential employee and continued to work at the Maryland District Courthouse. He was hospitalized, with Covid, September 2, 2020 and died there on the 18th. He gave his life for this State. All he expected was Maryland to honor their agreement and continue his medical and prescription benefits when he was eligible for Medicare. As his widow I receive a portion of his retirement. I am 77 years old and on a fixed income. Losing the prescription coverage will be a great hardship for me. Please as my elected official, help protect the benefits promised to my husband and to the other retirees of the Maryland State Police.

Respectfully,
Mary Cameron
200 Bear Creek Parkway
Edgewater MD 21037
410.703.7974

My wife and I both have health problems. If the state does away with our prescription plan, I don't know how we'll make out financially. I kindly ask each of you to keep our plan for the benefit of retired Maryland State employees.

I thank each of you. May Almighty God, through Jesus Christ, continue to bless each of us.

H. Ron Presnell