

Please vote YES to PASS SB349. Reinstate Drug Benefits for MD State Retirees hired prior to January 1, 2011.

Hello, my name is Wendy Cohan and I am a resident of Anne Arundel County. I worked for the State of Maryland for forty years beginning in 1981, first at the Mass Transit Administration, then at the University of Maryland, Baltimore.

I was not Medicare eligible in time to retire prior to January 1, 2019. Therefore, I fall into the category of Maryland State Retirees entirely on my own regarding meeting pharmacy co-pays and non-formulary drug expenses as of January 1, 2025. Though my tenure as a state employee far exceeds those of 99% of others, I find myself in the position of losing a significant benefit promised to me at time of hire and for the proceeding years of employment.

Unfortunately, I am on a significant number of medications and foresee additional pharmacological support as I grow older. Having the pharmaceutical plan through the State of Maryland allows me a broad formulary and the negotiating power of the State of Maryland. By taking this benefit away you are forcing me to:

1. Seek an independent plan that may cost up to an additional \$12,000 annually for known medications
2. Be at risk for bankruptcy should I need non-formulary medications
3. Be at the mercy of the vagaries of political manipulations of Medicare guidelines at the Federal level

You may be saying to yourself, “why is this such a big deal, Medicare plans to cap expenses at \$2,000 as of 2025”. It is a big deal because that cap could go away with a different administration and does not apply to non-formulary spending. If there is not an equivalent plan available to cover my required medications, I can still face a huge financial obligation.

Thank you for supporting the passage of SB349.

Sincerely,

Wendy Cohan
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