To: Members of the Human Services Committee

I am a 74 year old, white widower who is struggling to be able to stay alive and be able to lead a meaningful life under God for me and within the context of my neighbors. I am a third generation German immigrant and American citizen who lives in the town of Wethersfield, CT. I have two children: one lives in Virginia and one in Ohio. I am here to testify in opposition to the proposed cuts to the Medicare Savings Program, which is a lifeline for me.

As a poor elderly single person, I live in low income housing for the elderly and/or handicapped operated by the Wethersfield Housing Authority and partially funded by the State of Connecticut. My income comes only from Social Security retirement benefits plus a small monthly IRA minimum distribution of about $50.

I am struggling to take care of my own transportation requirements by covering the operating and maintenance costs (including taxes, licenses, insurance and registration) on a twelve year old car. With that car, I also take care of the transportation needs of several of my fellow elderly neighbors – including driving them to get groceries and go to the doctors.

Even though I am very poor, I am able to live and make ends meet today (just barely) because of the low income housing program, SNAP (Food Stamps), Mobile Foodshare, town and privately operated food pantries, Energy Assistance, the Renter’s Rebate Program, Social Security, Medicare, and the Medicare Savings Program.

**Without Medicare and the Medicare Savings Program, I would not be living in order to write this letter to you today.** Though for most of my life I have been healthy, three years ago I was suddenly hit with a kidney stone attack. Without Medicare, I could have never afforded to pay for the doctor’s bills, the hospital procedures, the medication prescriptions, the x-rays, the MRI images, and other lab costs associated with this. Medicare, Part A pays for in-hospital medical expenses, but it does not pay for 20% of Part B expenses (e.g., doctor visits, lab tests and procedures, etc.) Those items, and co-pays, and deductibles, plus Part B monthly Medicare premiums are charged the elderly person on Medicare. There is no way I can pay those expenses. Thus, **without more help than regular Medicare, I cannot be medically treated. Had I not received more help, I would have died** because I could not pay for treatment.

After I recovered from my kidney stone procedures, I had to go through more lab tests, MRI imaging, ultrasound, and other procedures because the symptoms of kidney stone attack are also the main symptoms for pancreatitis and/or pancreatic cancer. This had to be investigated and confirmed or proven to be medically non-existent. I could not afford to pay for those procedures. I was very blessed that I didn’t have to pay for them. The Medicare Savings Program paid for them in my case, since my income
is so low that I am considered a “Qualified Medical Beneficiary (QMB)”. Had I not had these benefits, I would have had to live with the mental anguish that I could have pancreatitis and/or pancreatic cancer, and die from them, without knowing the reason why – and without receiving ANY treatment. Also, being a QMB enabled me to cover the Part B expenses that regular Medicare does not cover – such as Part B monthly premiums, co-pays and deductibles.

There is still another way in which, being a QMB crucially helps me out. This is by hugely assisting me in paying for the extremely over-priced prescription drugs necessary for me to take to keep from dying. For chronic conditions, I must use a maintenance inhaler daily; a rescue inhaler as needed; a nasal spray daily; a blood thinner daily; and a reflux medicine daily. And, I must regularly see the doctors so they can monitor my on-going chronic symptoms. QMB enables me to get Part D drug insurance coverage without premium payment but with “Extra Help” for the purchase of each prescription. Without this help, I could never pay for the costs. Without these medicines, I will die.

But all of this is threatened by the proposal in the Governor’s bill (HB 7040) to significantly cut eligibility for the Medicare Savings Programs, including QMB. Without QMB, the various Medicare premiums and other Medicare cost-sharing requirements would make access to health care of my reach. I am very thankful to all of the government representatives and senators (state and federal) who played a part in the creation and continued existence of the above mentioned programs and benefits. I am very thankful that you made the rules uncomplicated and clear so that people in their declining years can understand them. I am very thankful for the hard work of many governmental staff people on all levels who make these programs operate so well. THANK YOU, ALL OF YOU, FOR ALLOWING ME TO LIVE.

On behalf of myself and the (literally) millions of other poor elderly people in this nation, I humbly ask you to continue your efforts in the above manner. We all desire to continue to live. We all desire to continue to do our civic duty and vote. We all desire to continue to contribute to the life, history, and vibrancy of our communities.

Please don’t cut the Medicare Savings Program which is a lifeline for me. Please do not vote to give us a death sentence for being poor.

Yours Sincerely,

Richard Brass
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