

Vermont Association of Area Agencies on Aging Testimony
House Committee on Healthcare
January 12, 2024

My name is Sam Carleton I am the statewide SHIP for the state of Vermont as well as a care and service coordination supervisor at Age Well. These are some stories from the field from our SHIP coordinators throughout the state:

Kirby, VT- “I have one example that I have been currently working with to get connected with services. She has been diagnosed with terminal cancer and was on VHC Medicaid until 12/30/23. She went onto Medicare 11/2023. She is no longer Medicaid eligible and trying to navigate her cancer care while also trying to navigate getting the best coverage for her as she is below \$1400/mo for income. She is only eligible for MSP and VPharm 1.”

Burlington, VT- “Couple, gross monthly income is \$97 above MSP limits. Clients unable to afford a supplement, opted into Medicare Advantage plan with hopes that some medical costs may be lower than traditional Medicare.”

Colchester, VT- “Couple, gross monthly income \$145 above MSP limits. Clients unable to afford supplement. Had to apply for financial assistance programs available at hospital and PCP office to help with medical costs.”

Colchester, VT- “Single, gross monthly income \$245 above MSP limits. Client purchased a supplement d/t cancer dx and anticipated high medical costs. This impacted other parts of client’s life and finances- grocery budget, funds for housing or car repairs.”

South Burlington, VT- “Couple, unearned income below MSP income guidelines. One beneficiary works part time to pay for housing and grocery bills. Ineligible for MSPs due to the earned income. Unable to afford supplement. If QI-1 were extended to 185% FPL, they would qualify for assistance.”

Williston, VT- “Younger disabled Medicare recipient. Resources over MABD limit. SSDI income \$29 over MSP limit. Beneficiary ultimately chose a \$0 premium advantage plan because beneficiary was unable to afford a stand-alone PDP, VPharm premium, or Medigap plan.”

Franklin- “He just turned 65 in October and didn’t know he needed other coverage. His wife is on SSDI and with his Social Security income around 1800.00/mo. No savings or resources. He is a colon and rectal Cancer patient so needs DME supplies and treatment and such all the time. He loses VHC Medicaid which covered all of that and may not qualify for any MSP program! He may not be able to afford a Gap so if he qualified for QMB that would be great”

Barre-“ I wanted to tell you about a client who is 90 years old and came to us when he had his first cardiac event in December. He was prescribed one of the very expensive heart medications and could not afford it. In looking at his coverage, he did not have a Part D plan and was told years ago by his pharmacist that he didn’t need it. I did a home visit with him and his wife and signed them up with VPharm through the State of Vermont and he and his wife qualify for SLMB which was a huge welcome to them. Their income was pretty low, and they were living in a family home in Waterbury that cost a lot for the upkeep. When I told them they could both get that \$164.90 back it was as if they had won the lottery. They were thrilled, but he was also thrilled when he went to pick up his prescription and it cost him \$1. He did enroll in a Part D plan and said he never got a penalty. I’m not sure why, but I was not going to ask.”

Rutland- “74 yr. old caller from Rutland yesterday who received a letter that his income was too high to qualify for MSP anymore. He does still have VPharm 1. I screened him for MSP and his SS and a pension are $\$1,512+150=\1662 /month. \$21.00 over the income limit. Painful. I asked him if he could take his pension in a different way and he said he had asked about that and monthly was the only way he could get it. The monthly Part B premium is 10% of his income. That is significant. I did suggest he fill out an “out of pocket” medial expense form and use that Medicare premium to see if he could get an increase in his 3square benefit. The MSP income level guidelines are so much lower than Vparm. Seems they should mirror each other.”

Arlington. “Her husband passed last spring and her income changed and she just got notice that she will no longer qualify for MSP. Her monthly income is \$1,731, just \$90 over the MSP limit for one person. Paying her Medicare premium each month will be a very real hardship for her. I said I would pass her story along, in hopes we see a change in the income requirements for the MSP program in the future.”

Athens- . This gentlemen had just traditional Medicare with no supplement or drug plan. I worked with him to get on the MSP QMB. He called to thank everyone because in nov/Dec he ended up in ED. He needs his heart valve replaced. He never would have been able to afford the procedure without the QMB program. He may not have had the procedure done. Since he was

enrolled in QMB and Lis he is confident in DHMC to do the heart surgery. He would be tickled to think you used his case. This particular gentleman does have a retirement plan as he taught at a private school but is not drawing on any of his retirement package, since it was a private school there was no insurance in the package. He is living just on social security I think.