

## OPINION

# COMMENTARY: CRAFTING A WIN-WIN FOR SENIORS

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At the beginning of the year, doctors told me that I needed to get blood work done again. But my Medicare supplement insurance was at its limit for the quarter and I had to either pay out of pocket or wait six months. Paying out of pocket is not an option so I was forced to wait four months until my insurance allowed the test. In the state that's first in the nation for economically unstable seniors, Massachusetts is forcing thousands of seniors to choose between essential health care and putting food on the table.

The Massachusetts legislature expanded the state's Medicare Savings Program in January covering many of the out-of-pocket Medicare costs seniors struggle to pay – but I just barely missed the cutoff by \$140 a month.

I may be earning more than the cutoff allows, but I'm certainly not saving any more. The \$140 is basically what I pay for Medicare premium every month, not to mention my copayments and deductibles.

If I'm able to qualify for this program, this health care relief won't mean vacations or luxuries – it will allow me to buy the fresh fruits and vegetables that doctors recommended for my diabetic and pancreatic diets, and I will be able to have the necessary medical test without choosing between my budget and my health.

As so many seniors in our community struggle to make ends meet, we need a second expansion of the Medicare Savings Program, especially in the midst of a global pandemic that has left so many seniors vulnerable.

Lynn's population is 11 percent seniors and the city has the fifth-highest number of COVID-19 cases in Massachusetts. An estimated 36 percent of Lynn seniors live alone, many without the support of home care because of its astronomical expense.

Right now, the expanded Medicare program covers health costs for those at 165 percent of the federal poverty level. With so many seniors struggling with the health and economic effects of COVID-19, this expansion leaves thousands uncovered.

You may think that Medicare expansion is too expensive, especially today, but let's take a deeper look at the numbers.

While the state would need to invest funds to expand the Medicare Savings Program to include seniors living at the 200 percentile of the federal poverty level — it leverages \$183 million federal aid dollars. That means 45,000 seniors across the state would get to keep \$200 a month on average, and the state would actually gain access to federal funding. It's a win-win for seniors and for our state.

Massachusetts claims to be a progressive state, but the numbers don't lie: We are first in the nation for economic instability amongst seniors. Our progressive values should be mirrored in the way we treat senior citizens at all times, even during a pandemic, and our representatives are demonstrating that they simply do not want to walk the walk. Our reputation as a state that cares about its citizens is clearly on the line in 2020. Will we lead the way toward a brighter world for seniors? Thousands of Massachusetts seniors are asking themselves this question every day.

There are far too many Lynn seniors without access to groceries, prescriptions, and the peace-of-mind that comes with the ability to trust elected officials to enact meaningful solutions, or even short-term solutions. Our politicians have distributed billions of dollars in stimulus money to our largest corporations. But I think seniors like me have been hit harder by this pandemic than any billion-dollar business.

This year's expanded Medicare Savings Program means that many seniors can make ends meet throughout the course of this pandemic. The thousands of Massachusetts seniors just above the qualification threshold are barely keeping afloat. As seniors are hit with the economic and health repercussions of COVID-19, the Medicare Savings Program needs to be expanded to cover seniors at the 200 percentile of the federal poverty level.

The seniors of Lynn are demanding a Medicare expansion and making it known that we will not be undermined during COVID-19.

*Joan Noble is a Lynn resident of 83 years and a member of the Massachusetts Senior Action Council.*