



# OCEAN STATE CENTER FOR INDEPENDENT LIVING

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April 29, 2025

Subject: Support for H 5529-Medicare Savings Program

Dear Representative Abney and members of the House Finance Committee

Founded in 1988, The Ocean State Center for Independent Living (OSCIL) is Rhode Island's (RI) Resource Center for disability information, resources, and services. Our mission is to work to eliminate the physical & attitudinal barriers that prevent individuals with disabilities from full participation in their community.

As a Center for Independent Living (CIL), we frequently hear from individuals in situations such as this:

- Tom and Rose live on a fixed income to meet their monthly expenses. Recently, Rose has had life-changing medical diagnoses. These diagnoses have brought Tom and Rose to and from the doctors or the hospital many times. Due to their fixed income and increases in the cost of living, meeting their monthly basic household expenses has become a significant cause for concern. With the proposed Medicare Savings Plan Tom and Rose would have that little bit of increased income to meet their changing daily expenses such as gas, groceries, or needed medical care.

Because of scenarios such as this, OSCIL is in support of bill H 5529 that amends the Medicare Savings Plan in RI. Expanding financial eligibility guidelines for the for the 2 beneficiary groups covered under this program from 100% to 138% of the Federal Poverty Level (FPL) and 138% to 186% of the FPL means some 17,000 Rhode Islanders would save \$185/month on their premiums. Another benefit is automatic enrollment in the Federal 'Extra Help' Part D prescription coverage program. The combination of Medicare premium savings and Part D prescription coverage, means participants would save approximately \$5,300/year in expenses.

This program pay also benefits the state as federal funds will pay for newly eligible individuals.

To summarize, your support of bill H5529, will help more lower income individuals to access care, and have some extra funds each month for basics such as food, housing, etc.

Thank you for your attention to our testimony.

Sincerely,

*Beth Pinkham*

Beth Pinkham

Associate Director