



# CITY OF PAWTUCKET

LEON A. MATHIEU SENIOR CENTER  
420 MAIN STREET  
PAWTUCKET, RHODE ISLAND 02860

## DIVISION OF SENIOR SERVICES



**DONALD R. GREBIEN**  
MAYOR

**MARY LOU MORAN**  
DIRECTOR

**April 29, 2025**

**TO: RI House Finance Committee**

**RE: Support for 2025 H5529 Sponsored by Representative Alzate:**

As, Director of the Leon Mathieu Senior Center / Pawtucket Division of Senior Services, I write to support House Bill H 5529 sponsored by Representative Karen Alzate, Dist. 60 Pawtucket, Central Falls. The Leon Mathieu Senior Center provides a wide variety of social and human services and healthy aging programs for the community's older adults and adults with disabilities. In addition, the Senior Center serves as the gateway to accessing services and resources that help residents stay healthy, independent and enable them to age in place at home in their community. The Senior Center's support services are offered to adults 60+, and enrichment, fitness, wellness, and life -long learning opportunities are offered to individuals 55+. The comprehensive programs that are available at the Senior Center give individuals the opportunity to stay fit socially, mentally, and physically and enable participants to receive complete, coordinated services all under one roof.

The individuals who we service would greatly benefit from expansion of the Medicare Savings Program (MSP). In many instances, clients who we meet with are just above the current income guideline and are forced to make decisions of whether or not to get the healthcare that they need or put food on the table. The clients who we service who are currently unable to qualify for the MSP are under a great deal of emotional stress of trying to meet their daily living needs. The extra stress these individuals face daily would ultimately be lifted with the passage of 2025 H5529. It would in fact be life changing for many of our clients.

The bill expands the MSP which helps lower-income persons not eligible for Medicaid with its extremely strict financial limits for older persons and adults with disabilities pay for Medicare Part B premiums of \$185 a month (\$2,200/year). For some very low-income enrollees, required deductibles and co-payments are also covered. By increasing the MSP income eligibility from \$21,372 up to \$29,340 as called for in 2025 H 5529, an estimated 17,000 Rhode Islanders, many Pawtucket residents who are Medicare beneficiaries, would become newly eligible for the MSP.



While most older adults and persons who have been on Social Security Disability for two years are on Medicare, they can still face significant out-of-pocket costs. These include payments for Premiums, deductibles and co-payments and other healthcare expenses not covered by Medicare such as dental care and long - term care. The average out-of-pocket costs for Medicare enrollees are estimated at \$6,100. Often those with low-incomes forgo doctor's visits or needed medications due to unaffordable co-payment costs.

Expanding the MSP will help older adults and persons with disabilities better afford their healthcare by paying for their Part B premiums. It also makes them eligible for the federal "Extra Help" program that helps pay for prescription medications. This will give eligible individuals the extra resources to pay for basic needs such as rent, food and utilities.

Expanding the eligibility for the MSP will significantly affect the quality of life for our most at-risk elders. Moreover, as the federal government will pay for those newly eligible it will infuse millions of dollars into the state's economy.

I urge you to support the passage of 2025 H5529.

Sincerely,

A handwritten signature in black ink, reading "Mary Lou Moran". The signature is fluid and cursive, with the first name "Mary" and last name "Moran" clearly legible.

Mary Lou Moran, Director

Leon Mathieu Senior Center, Pawtucket Division of Senior Services