

## SB 3282-- MEDICARE SUPPLEMENT INSURANCE POLICIES

To: Chairwoman Murray and members of the Senate Health and Human Services Committee:

I am Dan Liparini, a resident of North Kingstown, and I am writing in support of SB 3282. This bill would allow Medicare recipients over 65 years of age the right to apply once each year for any Medicare supplement plan and have a guaranteed right of issuance. Under present law, making such a switch can be denied or a person could be charged more to make the switch.

Currently, I have a Medicare Advantage plan. I like the coverage that includes Dental, Vision, Hearing and other benefits, in addition to my medical coverage. But I must stay within their preferred provider network, or coverage is restricted or more expensive.

If I decide that I want to submit to a different plan each year during open enrollment, which I did this year, I could be turned down and forced to stay with my current provider and/or plan, which I did not like. But because of my overall good health, this was not an issue.

But others who want to switch to a plan that provides a wider range of medical provider options, or better coverage, currently cannot make that switch and are forced to remain at their current plan, regardless of whether it continues to meet their needs. And that is not right.

Please support this important legislation that allows people to decide once a year what coverage and which insurer best meets their needs.

Thank you.

Dan Liparini