



Support Economic Justice for Older Mainers!

Take action now on LD 1522, *An Act to Provide Economic Justice to Historically Disadvantaged Older Citizens by Amending the Laws Governing the Medicare Savings Program*

LD 1522 creates economic justice for historically marginalized and disadvantaged older people by:

- Expanding eligibility for the Medicare Savings Program (MSP) using an income level that is the lowest necessary for older Mainers to meet their basic needs.
 - MSP is benefit that offers older people with lower incomes help paying for some or all of their Medicare premiums, deductibles, copayments, and coinsurance
 - MSP pays for the Part B premium, which is usually taken from social security income, so this *puts more money back into the pockets of older Mainers!*
- Eliminating the asset test to qualify for MSP

LD 1522 helps all older Mainers, but most benefits those who were historically disadvantaged.

- Before 1972, women in this country couldn't hold a mortgage, own a bank account, or have a credit card in their own name. Even today, women make less than men doing the same work, and women who are caregivers lose investments in social security and retirement when they leave work to care.
- As a result, Maine women over 60 are two times more likely than men to live below 150% of the Federal Poverty Level (FPL) and 12% of women over 80 live in poverty compared to 6% of men.
- Nationally, older women of color are nearly twice as likely to live in poverty as older white women. Black Mainers are more than 3 times as likely to experience poverty as white Mainers.
- Nationally, more than a third of older LTBT people live at 200% FPL as compared to 26% of straight older people.

This is a change we can – *and must* – make, and it's a win-win.

- **Yes!** We can increase the upper limits of the program – **and it could save us money!**
 - Similar increases in eligibility in New York **saw a net decrease** in state program spending!
 - The Feds pay 100% for most of the people in the program **AND** this coverage also ensures a decrease in state dollars going to programs like Drugs for the Elderly.
 - This change also ensures older people in Maine can have enough money to meet their basic needs. Right now, tens of thousands of older Mainers eat one meal a day, don't pick up their medications, keep their heat far too low for comfort, and still can hardly make ends meet. This results in too many avoidable health problems and injuries. Having sufficient income means older people will be healthier!

It's never too late for justice! Ask your legislators to support LD 1522!



Changes are coming to MaineCare

What you need to know to stay covered.

Updated April 2023

During the Covid 19 pandemic, most MaineCare members could keep their MaineCare even if they experienced changes that would have otherwise made them ineligible. This was called “continuous coverage.” **Continuous coverage ended April 1, 2023.** People with MaineCare will need to update their information to see if they can keep their coverage.

- MaineCare members must complete a renewal to see if they are still eligible for MaineCare. People who are no longer eligible or do not complete their renewal could lose their MaineCare coverage.
- Members who lose MaineCare after completing a renewal may be eligible for a [special enrollment period](#) through Maine’s health insurance marketplace at [CoverME.gov](#).

What members need to do

Stay informed:

- Update your contact information with MaineCare.
 - ⇒ Go to [MyMaineConnection.gov](#) to create or log into your account.
 - ⇒ Call 1-855-797-4357. After listening to the message, press 1 to update your contact information. You will need the last four digits of your social security number and your date of birth.
- Check your renewal date (usually found in the upper right corner on letters from MaineCare). Your renewal is usually due during the same month you originally applied for MaineCare.
 - ⇒ Example: if you applied for MaineCare on June 15, 2020, your renewal will likely be due by the end of June 2023.
- Open and read all letters and notices from the Maine Department of Health and Human Services. **Look for an envelope with a large blue block on it. Do not ignore it, your renewal form is inside.**
- If you set up your My Maine Connection account to receive electronic notices, you should get an email or text message when there is a notice in your account. **Log into your My Maine Connection account to read your notices** and complete your renewal when it is time.

Need Help? Call the Maine Consumer Assistance HelpLine, 1-800-965-7476.

OVER

Maine’s Consumer Assistance Program
1-800-965-7476



**Consumers for
Affordable
Health Care**



www.maine cahc.org
PO Box 2490 Augusta, Maine 04338

MaineCare Annual Review Timeline:

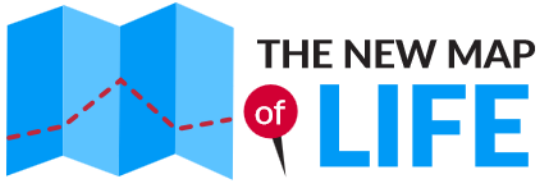
- Renewal reminders are sent 3 months before renewal forms are due. **Important:** Make a note of your renewal date so you don't miss your deadline.
- Renewal documents will be mailed or made available in your My Maine Connection account at least 30 days before your renewal deadline.
- When it is time to complete your renewal you will need:
 - All current household member information.
 - The last four paystubs for all household members that are required to file taxes.
 - If you are self-employed or if your income changes during the year, make sure to have your most recent tax return ready.
- A notice of decision will be sent to you the month after your renewal deadline.
- If you are no longer eligible or did not complete your renewal, benefits will end on the last day of the month following your renewal deadline.
- If you did not complete your renewal on time or have questions, call us for help at 1-800-965-7476.

Keep in mind:

- Children can be enrolled in MaineCare at higher income levels. Children may keep their MaineCare even though adults in their household lose it.
- Households with annual renewals in the months of January, February, March, or April will complete their renewals in 2024.
- If you lose MaineCare, you may be eligible for other health coverage.
 - ⇒ If your employer offers coverage, check with your employer to find out if you can pick up coverage for you and your family.
 - ⇒ You may be eligible for a special enrollment period to get marketplace coverage through CoverME.gov.

Don't wait. Don't lose your coverage or access to the care you need.

Visit [CoverMe.gov](https://www.coverme.gov) or call Maine's Consumer Assistance Program, toll free at 1-800-965-7476 for more information.



A Report from The Stanford Center on Longevity

APRIL 2022



Align Health
Spans to Life Spans



Invest in Future Centenarians
to Deliver Big Returns

Prepare to Be Amazed
by the Future of Aging



Make the
Most of the
100-year
Opportunity



Life Transitions Are
a Feature, Not a Bug



Learn
Throughout
Life



100 Years
To Thrive



Build Financial Security
From the Start



Age Diversity is a Net Positive
for Societies — and the
Bottom Line



Work More Years,
with More Flexibility



Build Longevity-
Ready Communities



The Road
Ahead

OLDER MAINE WOMEN & ECONOMIC SECURITY

Thousands of older Maine women **lack the economic security to meet their basic needs** because of a **lifetime of economic disparities**. The effects are significant and will continue to grow.



Women are more likely to:

be **outside the labor force**.

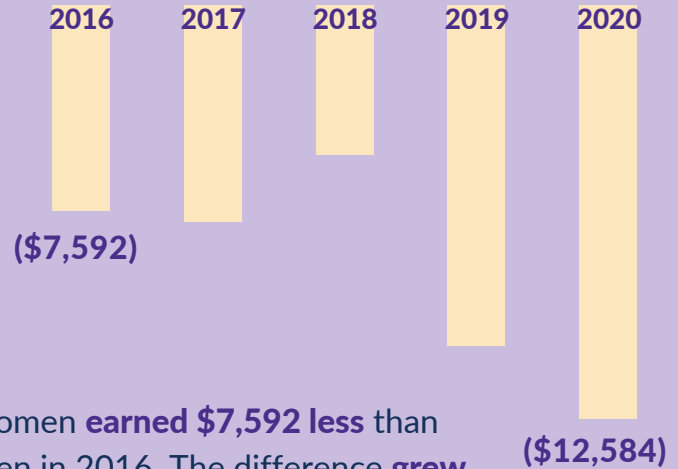
be **paid less** when they work.

work in industries with **low wages**.

work part-time jobs without benefits (health insurance/retirement plans).

provide unpaid labor (childcare/other unpaid family responsibilities).

INCREASING WAGE DISPARITIES



Maine women **earned \$7,592 less** than Maine men in 2016. The difference **grew to \$12,584** in 2020.

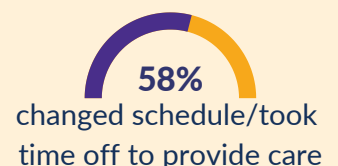
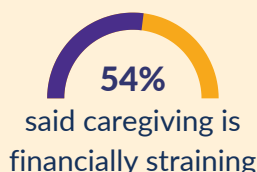
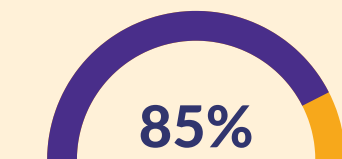
Women are more likely to live in **poverty** than men. And - the intersection of race, ethnicity, and gender have compounding effects: **women of color face even higher rates of poverty compared to white women - across all ages.**

RACE, ETHNICITY, & GENDER

PAID & UNPAID CARE

Caregivers are in **high demand**, in **short supply**, and **underpaid** (when they are paid at all). They're also **mostly women**.

MAINE CAREGIVERS ARE WOMEN



OLDER MAINE WOMEN & ECONOMIC SECURITY

Maine women 60+ are over

2x more likely than men to
live alone AND make
<\$12,880/year



Older women have increasing rates of disability with age compared to older men. As a result, they have a **higher need for long-term care**.

Women 80+ are 2x more likely to live in poverty than men 80+.

CARE COSTS

Despite caregivers' unpaid labor and direct support workers' underpaid work, long-term care costs are significant. Maine's 2020 estimated median private pay long-term care annual costs include:

\$65,483

in-home homemaker
health aid

\$71,298

private, one-bedroom
assisted living facility

\$115,705

semi-private room
nursing home facility

At least half of older Maine women who live alone have difficulty covering their basic needs and will not be able to afford to pay for the support and care they need as they age.

RECOMMENDATIONS

Economic disparities over the course of a woman's lifetime mean that older Maine women are far more likely to live in poverty than Maine men. Due to higher rates of disability and the likelihood of living alone, older Maine women are more likely to need long-term supports and services. However, their higher rates of poverty make it less likely they will be able to afford those services.

Policymakers, Maine state agencies, and Maine municipalities must work with experts and advocates to:

- **Create better statewide systems to support care** like paid family medical leave and childcare improvements (birth through school age), and find additional ways to support unpaid caregivers.
- **Fairly value and compensate professional caregivers** including direct support workers and childcare providers, who are overwhelmingly women.
- **Continue to address gender-based discrimination** in wages and workplaces.
- **Improve our long-term care systems**, such as addressing gaps in long-term support and services, and expanding eligibility for programs that help people pay for those services.
- **Fund supports to help people live alone:** aging in place home modification, home alert systems, increased access to accessory dwelling units, and targeted and consistent outreach to older Mainers who live alone.

This summary is based on a report written by the Cutler Institute for Health & Social Policy for the Maine Women's Lobby Education Fund and the Maine Council on Aging. For the full report and citations, visit: bit.ly/OlderEcoSecReport.



mainecouncilonaging.org

POWER IN AGING

BUILDING AN AGE-POSITIVE MAINE THROUGH CONVERSATION & ACTION



Let's become anti-ageist together to build an age-positive culture in Maine!

MAINE
COUNCIL
ON AGING

The Power in Aging Project

The Power in Aging Project was launched in 2021 as part of the Maine Council on Aging's campaign to dismantle ageism and build an Age-Positive Maine.

The Project's primary strategy is to engage audiences from different sectors in direct conversations about age-bias, the impacts of ageism, and the benefits of living and working in an age-positive culture. We are creative and flexible, able to calibrate these interactive, reflective, and thought-provoking Power in Aging sessions to any end-user for an hour up to a whole day.

Since launching the Power in Aging Project we've hosted thousands of people in presentations for all kinds of organizations, including *L.L. Bean*, *Town & Country Federal Credit Union*, *Diversity Hiring Coalition of Maine*, *the Maine Public Health Association*, *Organization of Maine Nursing Leadership*, and many others.



Why do these conversations matter?

Conversations help people become aware of age bias and increase their support for change.

Did you know?

- 82% of adults age 50-80 experienced ageism in their daily lives
- Bias against older workers cost the U.S. economy an estimated \$850 billion in gross domestic product in 2018.
- WHO found that in 96% of studies conducted, ageism was associated with worse outcomes in all of the health domains examined.

Power In Aging Presentations

POWER IN AGING PRESENTATION

General one-hour Power in Aging session is available to any audience.

AGE POSITIVE MEDIA PRESENTATION

Highlights age-positive reporting using the AP Style Guide's language recommendations.

AGE POSITIVE WORKPLACE PRESENTATION

Designed for HR Professionals and Managers, highlights the power of older workers and multi-generational work teams, provides recruitment and retention strategies, and discusses the importance of including age in DEI and addressing ageist stereotypes and practices in the workplace.

AGE POSITIVE HEALTHCARE PRESENTATION

Highlights impacts of ageism in healthcare, best practice to address age-bias and provide age-positive treatment, and discusses the effect on our health of healthy aging practices and holding age positive beliefs.

Schedule a Power in Aging Presentation today!

For more information, contact:
Don Harden, Power in Aging Project Manager
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Leadership Exchange on Ageism

A special initiative of the Power in Aging Project is facilitating the first in the nation Leadership Exchange on Ageism. Designed for executive business, policy, and community leaders, Leadership Exchange on Ageism (LEA) is a fourteen-hour intensive, participatory, peer-learning-centered leadership development experience.

For more information, contact:
Jess Maurer, jmaurer@mainecouncilonaging.org

For further details, visit us at
http://mainecouncilonaging.org/power_in_aging_project/

