



**Testimony of Marge Kilkelly on Behalf of
the Maine Council on Aging to the
Committee on Health and Human Services**

**In Favor of LD 169 An Act to Amend the Laws Regarding Estate
Recovery and Planning for Long-term Care and
LD591 Resolve, Establishing the Commission to Study MaineCare
Estate Recovery**

Submitted March 11, 2025

Greetings, Senator Ingwersen, Representative Meyer, and the Members of the Committee on Health and Human Services.

My name is Marge Kilkelly, and I am a Policy Consultant for the Maine Council on Aging (MCOA). The MCOA is a broad, multidisciplinary network of over 140 organizations, businesses, municipalities, and older community members working to ensure we can all live healthy, engaged, and secure lives with choices and opportunities as we age at home and in community settings.

I am testifying in favor of LD 169 and 591 regarding MaineCare Estate Recovery.

Any person who has attempted to navigate government bureaucracy understands the frustration of siloed services, separate requirements to qualify for services, language that is unfamiliar, and forms that seem to be endless. Imagine the added pressure of having a parent or spouse who is dealing with illness, and you need to understand and explain all of these issues and then try to help them make a good decision. The irony is that people with significant wealth are in a position to hire experts to assist them in healthcare and estate planning while most working families are struggling on their own to figure it all out.

The bills before you address MaineCare Estate Recovery issue in different ways and frankly both are necessary.

LD169 not only eliminates MaineCare Estate Recovery but goes further to provide much needed support to families as they grapple with caregiving and end of life issues. This bill includes requiring the department to develop educational materials to:

- assist individuals with accessing programs that allow family members or legal guardians to be reimbursed for providing personal care services to a family member who is eligible to receive home and community-based services under the MaineCare program or a state-funded program, and
- assist individuals with long-term care planning, estate planning and asset transferring and sheltering.

LD 591 creates a Study Commission to review, among other things, estate recovery models in other states and best practices and innovations in Medicaid estate recovery. Any issue that has such a dramatic impact on Maine families deserves in depth study and determination of how we can do better.

I urge you to act in support of LD 169 and LD 591.

Thank you for your consideration.