



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

**In Favor of LD 782 An Act to Amend MaineCare
Financial Eligibility Requirements**

Submitted April 11, 2025

Senator Ingwersen, Representative Meyer, and 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) which 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. The MCOA is a unifying force across sectors that is creating a new narrative about aging and older people in Maine with the goal of building local, statewide, and national support for the systemic changes needed to support our new longevity.

I am testifying in Favor of LD 782 An Act to Amend MaineCare Financial Eligibility Requirements.

MaineCare plays a vital role in ensuring that older Mainers can access the healthcare they need to maintain their health and well-being, particularly as they may experience age-related health conditions or require long-term care services.

LD 782 would increase MaineCare eligibility levels to 138% of the federal poverty level for older Mainers over 65 to the same level as the Affordable Care Act's Medicaid Expansion for adults without children.

While we support this change, it is important to note that Social Security masks elder poverty. Most older Mainers receive social security. In 2024 the average Social Security benefit was \$1,900.00 per month. About a third of all older Mainers live on Social Security alone, with no other retirement benefits. However, many Mainers, especially women, receive less because of working part time, being a stay at home parent, a caregiver, or earning relatively low incomes in working years.

138% of the Federal Poverty Level for an individual in 2025 is \$21,597, or about \$1,800. As older people at or below this income level don't have enough money to meet their basic needs, they necessarily do not have money to spend for their long term care needs. These folks are currently in an untenable bind – they cannot “spend down” their income like they can an asset, so they'll never qualify for MaineCare, but they will never have enough money to pay for care. We are currently serving some of these folks through the state-funded program called Section 63. But, these funds have been tapped and there is a long waitlist. Increasing eligibility for MaineCare services would draw down the federal match, taking pressure off this state funded program, and ultimately serving more people. It makes good fiscal sense, and it's the right thing to do for people, mostly women, who worked their whole lives for low wages.

Older women who live alone are more likely impacted by the rising cost of property taxes. In 2022, the Muskie School of Public Service published a data report on the Economic Security of Older Women in Maine, prepared for the Maine Women's Lobby Educational Fund and the Maine Council on Aging.^[1]

This report documents the devastating impacts of lifelong economic gender disparity on older women in Maine and nationally. Specifically, the report shows that more than half of the 50,000 Maine women (65+) who live alone do not have enough money to meet their basic needs, as determined by the Elder Economic Standard Security Index (the Elder Index). The Elder Index finds that an older Mainer in good health living in a home she owns without a mortgage needs a monthly income of \$2,110 just to meet her basic needs.

The bill also increases the asset limit to address inflation. We support the raising the maximum asset limits for members subject to an asset test from \$8,000 for an individual to \$15,000 and from \$12,000 for a household of more than one person to \$25,000. In order to reasonably keep pace with inflation, we would support amending the bill to include an annual inflation adjustment of the asset limit.

I urge you to act in support of LD 782.

Thank you for your consideration.

^[1] <https://mainecouncilonaging.org/wp-content/uploads/2022/02/Economic-Security-Older-Women-in-Maine-Report-FINAL.pdf>