

Testimony in Favor of SB682/HB1063  
Rabbi Charles L. Arian

My name is Charles Arian and I have been a resident of Montgomery Village and rabbi of Kehilat Shalom synagogue since July 2012.

I want to thank the General Assembly for its continuing hard work in protecting health coverage for the citizens of Maryland.

My wife Keleigh qualified for SSDI in 2013 due to severe hearing loss, arthritis, and fibromyalgia. On January 1, 2015, she became eligible for Medicare. She is 60 years old. I am testifying instead of her because her hearing loss was adult onset and she does not sign well and has great difficulty using Zoom.

Because of the size of my synagogue it does not and never has offered health insurance for employees or their families. I buy my own insurance through the marketplace and am grateful that Maryland's reinsurance plan has meant that my premiums have decreased yearly for the last three years.

When Keleigh became eligible for Medicare we naturally purchased Medigap coverage. There was not a lot of shopping around to do since all carriers who offer Medigap coverage to those under 65 all offer only one plan with the same benefits.

In 2015 her premium with United Healthcare for their AARP-endorsed plan was \$187 per month. Last year, five years later it had gone up to \$294 per month, so we shopped around for

another plan. She applied for two other Medigap plans and was denied. This year it is \$351.50 per month.

I reviewed her Medicare account from last year and the amount that her Medigap policy actually paid out to providers was approximately \$300. We had considered, under the circumstances, simply giving up Medigap coverage altogether but the fact that there is no out-of-pocket limit to Medicare makes this too risky. So we are now paying \$351.50 a month for the peace of mind that suffering an unexpected illness or injury won't bankrupt us.

We fall into the category of people who are too rich to qualify for health insurance subsidies but poor enough that the cost of insurance, co-pays, and deductibles are a real burden for us.

It stands to reason that a person who qualifies for Medicare before age 65 due to disability is going to have less-than-perfect health. A number of other states have a Medigap Open Enrollment period and Maryland should as well.