

**RESOLUTION IN SUPPORT OF  
MASSACHUSETTS HOUSE BILL 615 & THE BRIDGE THE GAP TO  
AFFORDABLE SENIOR HEALTHCARE CAMPAIGN**

*H. 615 -- An Act Regarding Medicare Savings Programs Eligibility*

**WHEREAS**, 6 of 10 seniors living alone, and 4 out of 10 senior couples, do not have the income to meet basic needs and healthcare is the second largest expense seniors face, second only to housing; and

**WHEREAS**, the Health Connector affordability schedule indicates that individuals under 300% of the federal poverty line (approx. \$36,000/year) should pay no more than 5% of their income for health insurance premiums; and

**WHEREAS**, many seniors with incomes under 300% of the federal poverty line, who do not have MassHealth or other assistance, spend 20% or more of their income on insurance premiums alone; and

**WHEREAS**, Medicare does not cover dental health, vision, hearing or podiatry and seniors are likely to incur major costs for these health care needs; and

**WHEREAS**, the Massachusetts healthcare reform and the Affordable Care Act modeled on it make healthcare affordable to many by expanding Medicaid and offering subsidies to people *under 65 years of age* with income up to 300% of the federal poverty line, but *did not* extend the same benefits to those *aged 65 and over*; and

**WHEREAS**, the federal government, recognizing the high out-of-pocket costs of Medicare, established Medicare Savings Programs to assist lower-income seniors with these costs, and allowed states to expand eligibility beyond the federal minimum requirement; and

**WHEREAS**, 11 states, including Alabama, Arizona, Mississippi, and our neighboring states of New York and Connecticut have expanded Medicare Savings Programs beyond the federal minimum, and Massachusetts has not; and

**WHEREAS**, every \$1 the Commonwealth invests in expanding Medicare Savings Programs will leverage \$7 in federal funding; and

**WHEREAS**, Medicare Savings Programs will cover the cost of the Medicare Part B premium (\$1,608/person/yr) and automatically enroll beneficiaries in a federal prescription assistance program, Low Income Subsidy, valued at \$4,000 annually; and

**WHEREAS**, the Massachusetts Senate has supported expansion of Medicare Savings Programs by passing Amendment 120 to the Senate Healthcare Cost Containment Bill (S.2202),

while the Massachusetts House of Representatives has not yet passed H. 615, an equivalent bill; **NOW THEREFORE, BE IT**

**RESOLVED**, That the Somerville Board of Alderman urges the Massachusetts House of Representatives to pass H.615, which would expand Medicare Savings Programs by raising the income eligibility level and disregarding the asset test; **AND BE IT FURTHER**

**RESOLVED**, That this resolution be shared with Somerville's state legislative delegation; **AND BE IT FURTHER**

**RESOLVED**, That the Somerville Board of Aldermen supports the BRIDGE THE GAP TO AFFORDABLE SENIOR HEALTHCARE CAMPAIGN of the Massachusetts Senior Action Council; **AND BE IT FURTHER**

**RESOLVED**, That the Somerville Board of Aldermen join with Massachusetts Senior Action Council in asking the Commonwealth of Massachusetts to simplify and streamline the application process for assistance programs to ensure that the maximum number of seniors who are eligible be able to successfully apply.