

Testimony of Tammy DeLong, Aroostook Area Agency on Aging, Presque Isle, Maine

June 18, 2014

Chairman Nelson, Ranking Member Collins and the Members of the Committee, I thank you for inviting me to appear before you today. My name is Tammy DeLong, and I am the Medicare Specialist for the Aroostook Agency on Aging in Presque Isle, Maine; a position I have held for nine years now. Before that, I was a call center benefits representative for the Tricare and Tricare for Life program for five years; so I have worked with the aging population for most of my working years since graduating from college. This knowledge and experience I have acquired over the years, as well as being born and brought up in Aroostook County, I feel this has made me a good advocate for those clients I assist, and that is why I am so thankful for the opportunity to be here today.

Today I will be discussing how the reduction of face-to-face services at the Social Security Administration would be detrimental to the residents of Aroostook County.

As you may already know, Aroostook County is not only the largest county in Maine it is the largest county east of the Mississippi River; larger than the states of Connecticut and Rhode Island together. It is 100% rural. Of the 70,055 people in Aroostook County, 20% of them are aged 65 and over. This huge area is only being served by one Social Security office and one Agency on Aging; both centrally located in Presque Isle. These offices are approximately a two hour drive from the north end and the south end of the County.

Last year at the Agency on Aging about 2,500 people came through our doors for assistance related to Social Security and Medicare. About 80% of them are over age 65; the others are either close to 65 and thinking of retirement or are disabled. We have a good working relationship with the Social Security office where the enrollment for Medicare often starts. Social Security personnel can't provide information or counsel beneficiaries on the 119 Medicare Supplement options, 10 Medicare Advantage options and the 30 Medicare Part D drug plans that are offered in Aroostook County, so they refer people to the Agency on Aging for personal counseling. They also are unable to assist beneficiaries with medical claims issues related to Medicare and the many options available, so they refer to us for problem solving.

My job is Medicare education and insurance counseling, helping them to understand what Medicare is, how it works, what they may need for coverage, how to get that coverage and what assistance may be available to help them pay for it. In addition, if a beneficiary has a problem, they come to us for assistance, so I do a lot of problem solving. Consequently, there aren't many days that go by that I don't reach out to the Social Security office for some question or problem a beneficiary has approached me with and the problems are solved quickly and professionally by the local Social Security office.

I know you don't get that kind of service through telephone call centers. Having worked in a call center for Tricare, we were often told to keep our call numbers up and our call times down. There seem to be no incentives for those people to go the extra step to find the source of the problem and fix it, they band-aid it for the time being and move on to the next call. I was written up on more than one occasion for long call times, but people's problems got resolved and I received multiple letters of appreciation from beneficiaries for going the extra mile.

Going onto Medicare for most people is a life changing event, one that scares and confuses even the most educated individual. They don't want to do the wrong thing. The comfort of having someone local, who they can call and ask for by name, is a huge stress reliever. I had a beneficiary in last week who had worked her whole life, was computer literate, tried to do everything online and just wasn't sure she was doing the right thing with her benefits. She went to the Social Security office to make sure she had signed up for everything she was eligible for and was referred by them to me. She had in hand all the correct research papers for her insurance options, but just wanted that "second opinion" that she was doing the right thing. I helped her work through the options and she was comfortable that she had made the correct decisions. She wouldn't be able to gain that peace of mind on the phone and she didn't get it from the online education she had tried to do.

My own mother, who knows how busy I am, didn't want to "bother" me with her Social Security payment problems because she was still working and had an overpayment. She thought she could fix it herself; she is an educated, computer literate woman who dealt with the 800 number. A month later, after numerous phone calls and numerous promises it was all taken care of, she received a notice that it wasn't resolved. She finally told me what was going on, and we were able to fix it through the local Social Security office in a minimal amount of time.

Not only does the Social Security office have beneficiaries from Aroostook County, they also have a lot of individuals who worked in the United States and qualify for benefits, but live in Canada. Most of Aroostook County shares a border with Canada. Many of these Canada-residing beneficiaries are U.S. citizens who worked under the Social Security system but some are Canadian citizens who also worked under the U.S. Social Security system. When Medicare Part D started there was a huge amount of confusion that arose because one of the rules is you need to have a physical address in the United States to get Medicare D. This is not necessary for Medicare Parts A and B. To this day, I have a lot of contact with

Social Security regarding confusion of those benefits. Coordination of benefits between two nations is sometimes an issue and the walk-in service available at the Presque Isle office and the sensitivity and experience of the staff with cross-border issues is important. A telephonic or online service is no substitute for this experience.

I had a beneficiary who was living on \$460.00 a month. She had moved here from Canada to get married to a U.S. citizen, and was married for over 20 years residing in the USA before getting a divorce sometime in the 1970's. She had enough personal work credits through Social Security to get a benefit check on her own and was trying to make ends meet. Her divorce had happened so long ago, and when she applied for her Social Security benefits she didn't disclose that she had been married because she didn't think it was important. She didn't have any of his information other than his name and date of birth; she didn't even know where he lived. We worked with the local Social Security office and they were able to find the individual she was married to and since he was deceased she was able to collect a widow's benefit from his record and was able to increase her income \$1,000 a month. This made a major difference in her quality of life.

People in Aroostook County are known for being hard workers. In our older generations some had to drop out of school to help the family by going to work. They married younger and started families younger, and the families were a lot bigger. But the farm and woods wages worked for years ago, equal a very small Social Security check today. As a result many seniors face the issue of being at or below poverty level. They can't afford a computer and/or the internet access fees, which just for a basic package run about \$50.00 a month. If they go to the few local libraries in our region for assistance, the librarians aren't trained to help them research the appropriate benefits people are eligible for, because unless you know specifically what you are looking for, those websites can be cumbersome and confusing to navigate.

I hear a lot of the times “I only made it to the 8th grade, I don’t understand what this means”, from beneficiaries of public benefits receiving government correspondence. We field many referrals from Social Security of people needing assistance in understanding what a letter might mean and most importantly, how to exercise their right of a review of what might be an action that will cause them harm (usually financial). Frequently beneficiaries have to choose between medications, heat or groceries. I actually had a couple who were sharing the medications, cutting them in half to make them last longer. Come to find out they were eligible for a Low Income Subsidy through the Social Security office to help pay for prescriptions. I assisted the beneficiary with the application and they processed it at the local office in a timely manner and they were able to stop sharing prescriptions and take appropriate dosages.

I also had a woman who had left her groceries in the cart at the store because she had spent her grocery money on medications. The pharmacy technician at the store told her to come to my office to see if we could help lower her drug costs. I called the Social Security office to confirm her monthly benefit amount so we could apply for extra help, and she already had a pending application on file. The representative at the local Social Security office finished the application on the phone with her while she was in my office. Once the determination was made that she was eligible I contacted her Part D prescription plan, they updated her Low Income Subsidy status, the pharmacy reprocessed her claims and gave her \$200 back and she was able to complete her grocery shopping. This all happened in two hours. You can’t get that type of instant gratification online or over the phone.

Unfortunately we have too many incapacitated seniors who lack an informal support system. Outmigration of younger people plagues rural America and our County is no exception. Between 2010 and 2013 in our County 3.7% of those

under age 65, primarily people between ages 18-44, moved away. Older parents are stranded with the loss of this support network. Few want to “burden” their children with their problems and financial and health issues go unaddressed. For some pride is a factor that stops them from seeking help. Many times beneficiaries don’t think they qualify for benefits to assist them, or simply want to leave them for someone who is needier than they are. People at our local Social Security are sensitive to these factors and are able to make appropriate referrals helping to assure needed service gets to needy seniors.

Hearing loss is chronic in our aging population. Telephonic services are a challenge especially to those with late life hearing loss. Hearing aids are beyond affordability for many. Social Security prefers to do business by telephone and this is not an option for those with impaired hearing. They need to be able to walk in to an office, look at the person they are speaking with and feel comfortable that communication is really happening. Availability of the Presque Isle Social Security office enables this to happen.

There is a lot of fraud that takes place with this population, and they don’t like to give out their Social Security information over the phone, and since most Social Security benefits are based on someone’s Social Security number; there is a lot of reluctance to provide information over the telephone. The ability to walk into the Social Security office and conduct business provides peace of mind for beneficiaries.

Eighteen percent of the people in Aroostook County don’t have English as a primary language. Many of them speak a local dialect of French. Like a lot of communities, the language has adapted to the area the person lives in. I have taken five years of French and I still can only make out about half of what someone is saying. There are three interpreters at the local Social Security office

that can speak the local French in order to assist beneficiaries. This is yet another asset of the local office.

Another thing to note is that the Social Security jobs are well-paying and secure in an area that is economically challenged. The loss of 12 positions and the accompanying payroll would have a devastating effect on the economy and infrastructure of this area, where jobs are lost and businesses close more frequently than I care to think about.

It is a community that binds together through tragedy and celebrates accomplishments. They are proud people and do the best that they can with what they have. A handshake still means something. But most of all, if they want to know and understand something, they don't want to seek it out on-line or on the phone. They want to sit and talk to someone in person, where they are a name and not just a number, which is why the local Social Security office is so important. And for me, it would be difficult for me to adequately serve people and get issues fixed in a timely manner should the local office be closed.

In closing, I would like to thank you again for inviting me to testify today. I would be happy to answer any questions you might have.

Thank you!

Tammy DeLong