

**Written Testimony
August 21, 2018**

**REMARKS BY
JOHN GLASER**

Hello, I'm John Glaser. Along with my friends in the audience wearing the yellow t-shirts, I serve as a volunteer for the National Committee to Preserve Social Security and Medicare.

I've been retired for almost a year and enrolled in Medicare Part A for 14 years and in Part B and D since I retired.

Being reasonably healthy, I have only needed to use a few of the Medicare benefits improved by the Affordable Care Act but they've made a huge difference for me.

The prescription drug benefits I receive from Medicare are invaluable to the quality of my life. I am currently in what they call the "Initial coverage" stage. I have not yet reached the coverage gap, or donut hole as of the end of July. I have about **\$2,900** to go yet, so fortunately, I don't expect to get there before the end of the year!

While I don't think I will spend enough on prescription drugs this year to reach the "donut hole," I fell into the coverage gap last year. By September 2017, when I got out of the donut hole, I was paying 5% for most of my drugs.

Because the Affordable Care Act is closing the donut hole, last year I saved about \$2,000 on my prescription drug costs.

But if the ACA was repealed, I would have paid all of my drug costs in the coverage gap last year – which was \$4,371 a year. That would add up to a lot of money, particularly if I had an illness that meant I needed more prescriptions and tests.

When you are living on a fixed income in retirement, you have to closely watch your expenses. If my expenses spiked, I'd have to think about cutting back on what I could spend on some of the pleasures of life – like going out for a meal or seeing a movie. I know seniors who have had a harder time than me making ends meet. I'd hate to think what an unforeseen health problem coupled with losing some of their Medicare coverage would mean to those who are just scraping by.

The Affordable Care Act has been a good thing for me and other seniors. That's why the loss of Medicare drug benefit improvements through the repeal of the health care law would be harmful to many of us.

Thank you.