

**Sharon Hill**  
**Testimony before the**  
**United States Senate Special Committee on Aging**  
**January 24, 2018**

Chairman Collins, Ranking Member Casey, and Members of the Committee, thank you for inviting me to testify today. It is an honor to be here.

My name is Sharon Hill. I am 63 years old and a resident of Vanderbilt, Pennsylvania. I have two sons and six grandchildren, with a seventh due any day. My granddaughter, August, has joined me here today. I am a volunteer with the Pennsylvania APPRISE program. Nationally, APPRISE is also known as the State Health Insurance Assistance Program or SHIP.

In addition to volunteering with the APPRISE program, I work cleaning my church. I also care for my 89-year-old father and help care for my 92-year-old neighbor, who is blind. I have a disability and rely on the support of state and federal programs to remain active and engaged in my community.

I have been an APPRISE volunteer for four years. I initially saw an ad in our local senior newspaper, called the Senior Times News, asking for volunteers to help people with Medicare issues. At that time, I was on Medicare due to a disability and had recently been left with \$67,000 in medical bills after a cancer diagnosis. I also recalled the difficult decisions my parents had to make about their Medicare coverage. Both events were behind my interest in volunteering for the APPRISE Program.

To be an APPRISE volunteer I had to attend many training sessions. At these sessions, I learned about the different parts of Medicare, including Medicare Part A, Part B, Part C, Part D as well as Medigap. I also learned about programs that can help low-income seniors and people with disabilities, like Medicare Extra Help, and even Pennsylvania-specific programs that help individuals who have high medical expenses. I was trained on how to use the computer system and enter information into Medicare Plan Finder. Each year we receive a refresher training to provide volunteers with updated information.

The more I learned, the more I realized I did not know. People have a lot to consider when signing up for Medicare, and the decisions can be daunting. I wish I would have known about these resources sooner, because had I known that programs like this existed, I do not think I would have faced the hardship that I described.

It is because of my own experiences that I am passionate about the APPRISE program. APPRISE is the only place that older adults can go, in person, to get unbiased information to help with their Medicare decisions. As a volunteer, I give speeches at local senior centers and provide in-person counseling sessions. Each counseling session is 60 to 90 minutes long, and during Medicare open enrollment season, we are very busy.

Sometimes people come in with specific questions about their coverage and other times we are starting with the basics. It is common for people to make Medicare coverage decisions based on the well-intended advice of friends, family, or others. What I have learned during my time as an APPRISE volunteer is that people do not have all the information they need to make the best decisions for their health care or financial needs.

Making a bad decision when signing up for Medicare can have unintended, life-long consequences. When I see people with gaps in coverage or seniors paying life-long penalties, it is often because of misinformation. Knowledge is important in helping beneficiaries maximize their benefits and avoid the pitfalls of life-long penalties.

Thankfully, as an APPRISE counselor, I am trained to help those that are having trouble with their Medicare due to misinformation. We can liaison with organizations to appeal a decision or screen people for programs that help cover the cost of their medication. APPRISE counselors not only provide information, they help beneficiaries navigate a complex system and serve as advocates. We also find that once people come to APPRISE for help, they come back each year to be sure their coverage is right for them.

People's lives are changing and they need to be educated or they will fall through the cracks. It is because of this that I tell everyone I meet about the program. APPRISE counselors do not make Medicare decisions for beneficiaries, we instead provide them with information to make the best choices for themselves.

Again, thank you for the invitation to testify before the Committee. I look forward to answering your questions.

Thank you,

Sharon Hill