

TESTIMONY IN OPPOSITION TO SB 438 UNLESS AMENDED

Dear Co-Chairs Senator Osten and Rep. Walker, Vice-Chairs Senator Hartley, Rep. Dimassa, Rep. Horn, Ranking Members Senator Formica and Rep. Lavielle, and Distinguished Members of the Appropriations Committee,

My name is Paula Bacolini. I have been a resident of Glastonbury, CT for 35 years, and I am a retired CT teacher. I worked as a speech-language pathologist for the West Hartford Public Schools, Watertown Public Schools and for EASTCONN Regional Education Service Center. I have been a member of the Association of Retired Teachers of CT (ARTCT) since 2013, and am currently a member of the Retired Teachers' Healthcare Advocates (RTHA) since 2019.

I am writing in **opposition to SB 438 unless amended.**

SB 438: AN ACT CONCERNING REVISIONS TO THE TEACHERS' RETIREMENT SYSTEM. To revise and update the teachers' retirement system statutes to align with current practices.

I believe that retired teachers need more representation in order for the TRB to completely assess their specific needs. Therefore, I am writing in opposition to SB 438 unless it is amended as indicated below. I ask that the Appropriations Committee please consider the following 5 amendments to the language in SB438:

1-Please amend SB 438 by adding this statement to update the statute and provide at least an additional retired teacher representative on the TRB.

“Upon enactment of SB 438 and quadrennially thereafter, the TRB System shall elect from their number in a manner prescribed by said board, one person to serve as a member of said board for a term of four years following such election. Such person shall be a retired teacher, who shall be nominated by the members of the system who are retired, elected by all the retired members of the system and, is a member of and organization exclusively composed of retired teachers not currently represented on the TRB.”

This language is important because there are currently 4 active teachers and 2 retired teachers elected to the TRB. However, this ratio of

active:retired representation has not been adjusted in the statute since 1991 (see in PA 91-188), and in 2019 there were about 51,000 active teachers and about 38,000 retired teachers. There needs to be at least 3 retired teachers elected to the TRB. This adjustment would then reflect the current number of retired teachers in CT.

2-Please add language to support provisions for an Advisory Council to the TRB:

“Add language to SB 438 to create an Advisory Council composed of 8 retired teachers: 2 from each of the following retired teacher organizations the Association of Retired Teachers’ of Connecticut, the Connecticut Education Association-Retired, the AFT-Connecticut, and the Retired Teachers’ Healthcare Advocates. Each of the 8 Advisory Council members shall be enrolled in one of the TRB healthcare plans. The Advisory Council shall provide TRB with input on matters pertaining to retired teacher healthcare insurance and related evaluations prior to any final decisions by TRB. Also, the Advisory Council shall provide input relative to communications between TRB and its members. The Advisory Council will have sufficient time to meet prior to each TRB meeting, and be provided with the necessary information related to their function.”

Currently and for many years, only one board member of the TRB was enrolled in the TRB healthcare plan that was offered to retired teachers. An Advisory Council would provide the TRB with the real world experience of their members. Those retired teacher organization representatives on an Advisory Council would be nominated by each of the 4 organizations, and work collaboratively in a partnership with the TRB, thereby broadening representation for a greater number of retired teachers. I believe that an Advisory Council to the TRB is necessary, since current practices of the TRB at their public meetings do not provide retired teachers the opportunity to ask questions during the post-meeting period. This could be resolved by an Advisory Council that could be an alternative setting for communication between retired teachers and the TRB.

3-Please amend to include:

“Tenure on the Teacher Retirement Board shall not exceed 3 four year terms or its equivalent.”

Unlimited tenure or tenure that is too short may not provide retired teachers with the representation that they need and deserve. The advantage of term limits would provide turnover and a new range of perspectives, which retired teachers may be facing at any given time, especially since the pandemic has put a great stress on our healthcare system. I believe that 3 full terms of 4 years each allows a TRB member sufficient time to become familiar with the issues relating to retirees and gain experience.

4-Please amendment SB 438 to always include: a Medicare Supplement Plan as one of the offered healthcare insurance plans for retired teachers through TRB and add the following language:

“The TRB will include a Medicare Supplement Plan among those healthcare insurance plans offered to retired teachers. The Medicare Supplement Plan **shall be substantially equal to or better than the other offerings and include all of the state of Connecticut insurance mandates. Costs shall be reasonable and fair.**”

This is important because as a retired teacher, I have always enjoyed the choice of the Medicare Supplement Plan for many years administered by Stirling and Stirling. More recently the Medicare Advantage Plan was offered in addition to the Medicare Supplement Plan. As you know, Medicare Supplement Plans retains all the protections of Traditional Medicare, which are offered in the open market, and should continue to be an available choice, and codified into law for retired teachers' healthcare plans through TRB. It is important to note that retired teachers pay 90% of their healthcare premiums and deserve to have this Medicare Supplement option secured in the statute. There is no fiscal impact on the State of CT for this plan because the State contributes 1/3 of the base plan premium, and it does not cost the State more for a Supplement option because retired teachers pay the cost difference in the “buy up” to a Supplement plan.

5-Please amend with this statement:

5“Delete the following from SB 438, lines 1327-1329: ‘(2) payments for professional fees associated with the administration of the health benefit plans offered pursuant to this section’.”

As a retired teacher, I object to the practice of using retired teachers' healthcare premiums to pay for TRB professional fees or to subsidize an agency budget, and this section should be deleted. SB 438 should state that Healthcare premiums must only be used for medical, dental, vision, hearing, and prescription costs. Diverting Healthcare Insurance Premium funds into other accounts is not only unacceptable, it raises the cost to retired teachers, who are already paying on average 90% of their premiums.

Section (2) was created by PA 15-5, and is not part of the original design or intent of the TRB statute and must be deleted.

I want to thank the members of the Appropriations Committee for taking the time to read my testimony. I urge the members to please incorporate the amended language above into SB 438, before voting the bill out of committee.

Thank you for your hard work, during this very difficult COVID19 crisis for our state and country. Please stay safe and well.

Respectfully submitted,
Paula Bacolini
Glastonbury, CT