

TESTIMONY IN OPPOSITION TO SB 438: AN ACT CONCERNING REVISIONS TO THE TEACHERS' RETIREMENT SYSTEM

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

My name is Mary Hendrickson and I live in Simsbury, CT. I am a retired teacher with over twenty years of experience at various levels. I taught history at Staples High School in Westport, worked with the special education and ESL programs at Henry James Memorial School in Simsbury and taught reading and history at Windsor Locks Middle School. I also taught U.S. History to international students at the Ethel Walker School in Simsbury.

I have been honored to work with Representative John Hampton of Simsbury for the past four years resulting in the formation of the Farmington Valley Retired Teachers group that advocates for our pension and health insurance. He and his Constituent Advisor Jason Knight have been invaluable advisors for retired teachers who discovered their health insurance and pension were in jeopardy.

I am opposed to SB 438 unless it contains an amendment to always include a Medicare Supplement Plan as one of the offered healthcare insurance plans for retired teachers through the Teachers' Retirement Board.

AMENDMENT:

“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.”

In 2016, the Teachers' Retirement Board abruptly switched all retired teachers into a Medicare Advantage Plan unless each teacher **opted out** of this plan. To be perfectly honest, many teachers had no idea what was involved in a Medicare Advantage Plan and did not realize the impact of this decision. This action occurred because the state of Connecticut had not been contributing their share to the health insurance account for retired teachers on a consistent basis and the health fund was depleting rapidly.

Until this moment, I had not looked closely at our health insurance program. This abrupt change forced me to research and find out the differences between traditional Medicare coverage provided by the government and the Medicare Advantage plans offered by private insurers. I discovered there is a great difference and that I wanted to

retain my original Medicare coverage that I have paid for during my years of work. I do not want a Medicare advantage plan. I feel it is only appropriate for the Teachers' Retirement Board continue to provide a supplement plan for original Medicare equal to whatever is offered by the Medicare advantage plans.

Retired teachers with help from active teachers pay for about 90% of their healthcare premiums and deserve to have the Supplement option for which they are paying secured by statute. There is no fiscal impact for the State since the State pays only 1/3 of the base plan premium as their contribution.

I sincerely appreciate the hard work and effort by all the members of the Appropriations Committee. Thank you for considering my amendment to this bill.

Mary B. Hendrickson
Simsbury, Connecticut