

TESTIMONY IN SUPPORT OF SB 1082: AN ACT CONCERNING A RETIRED TEACHER ADVISORY COUNCIL, THE MEMBERSHIP OF AND TERM LIMITS FOR THE TEACHERS' RETIREMENT BOARD, A CAP ON CERTAIN PROFESSIONAL FEES PAID BY THE BOARD, AND MEDICARE SUPPLEMENTAL PLANS FOR RETIRED TEACHERS.

March 25, 2021

Dear Co-Chairs Senator Osten and Rep. Walker, Vice-Chairs Senator Hartley, Rep. Dathan and Rep. Nolan, and Ranking Members Senator Miner and Rep. France, and Distinguished Members of the Appropriations Committee,

My name is Paula Bacolini. I have been a resident of Glastonbury, CT for more than 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 also served on the faculty of the University of CT as a clinical supervisor. I am currently a member of the Association of Retired Teachers of CT (ARTCT) since 2013, and a member of the Retired Teachers' Healthcare Advocates (RTHA) since 2019.

I am writing in **support of SB 1082: AN ACT CONCERNING A RETIRED TEACHER ADVISORY COUNCIL, THE MEMBERSHIP OF AND TERM LIMITS FOR THE TEACHERS' RETIREMENT BOARD, A CAP ON CERTAIN PROFESSIONAL FEES PAID BY THE BOARD, AND MEDICARE SUPPLEMENTAL PLANS FOR RETIRED TEACHERS.**

I support this entire bill because it provides transparency, fairness, and protections for all retired CT teachers.

A Retired Teacher Advisory Council:

I believe that retired teachers need more representation in order for the TRB to completely assess their specific needs. 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 or have discussions with the board members, 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 and serve as a liaison between the TRB and retired CT teachers in these large organizations.

Additional Retired Teacher on the TRB:

Currently, there are 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 currently there are 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 an accurate ratio of the active:retired number of teachers in CT.

Term limits for members of the Teacher Retirement Board:

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 a maximum of 12 years, which would be sufficient time to become familiar with the issues relating to retirees and gain experience, but also provides an opportunity for board members to include newly retired teachers. These term limits could be staggered so that there would be a mix of longer term members as well as newly elected members.

A cap on consultant and professional fees:

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. These fees must be capped at a reasonable cost, so as not to deplete the healthcare fund that we all depend on. Having a cap on the money paid out of the health insurance premium account for consultant and professional fees is fiscally responsible and protects the funds that are there for retired teachers' healthcare.

Medicare Supplement Plan:

It is extremely important to provide retired teachers with the option and security to enroll in a **Traditional/Original Medicare Supplement Plan**.

This plan must always be included as one of the offered healthcare insurance plans for retired teachers through TRB because it contains the protections and assurances of Original Medicare and there are those who prefer and need it due to their health situation.

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 retain 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. Retired teachers 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 (Medicare Advantage Plan), and it does not cost the State more for the Medicare Supplement Plan option because retired teachers pay the cost difference in the "buy up" to a Supplement plan.

I want to thank the members of the Appropriations Committee for taking the time to read and consider my testimony. I urge the members to please vote YES for SB 1082 and unanimously vote this important legislation 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