

**Testimony in Support of SB 1082:**  
**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 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 provided invaluable support for the retired teachers of the Farmington Valley and all of Connecticut.

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 A MEDICARE SUPPLEMENT PLAN FOR RETIRED TEACHERS.**

I am fully supportive of SB 1082 in its entirety. This bill is important to me because it offers solutions to many of the concerns I have about the Connecticut Teachers Retirement Board. I have become quite familiar with the TRB since April 2016 when all retired teachers in CT were abruptly switched 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 its 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 self-funded health insurance program. This abrupt change forced me to research and find out the differences between the traditional Medicare coverage provided by the Center for Medicare & Medicaid Services (CMS) and the Medicare Advantage plan, which is offered by a private insurer, Anthem. I discovered there are many differences and resolved to retain my original Medicare coverage that I have paid for during my years of teaching. I do not want a Medicare advantage plan. Handing over my health care to a for-profit company is not in my best interest. I want my own doctor to be in charge of my health care. An advantage plan is a 'managed care' plan which allows the doctor to be part of a team to plan my health care. With traditional Medicare, my doctor retains control of my health care. The TRB's statutory provision is to provide 'one or more'

health care plans for retired teachers. I believe a Medicare Supplement plan needs to be designated as one of these options.

There is no fiscal impact for the state since it contributes only 1/3 of the base plan premium. Those who choose the Supplement plan (referred to as a ‘buy up’ option) pay the difference in cost for the Supplement plan.

A large percentage of retired teachers selected the lower priced insurance plan without evaluating both plans completely. “Several studies now indicate that in selecting among health insurance plans, people tend to give disproportionate weight to premium price and insufficient attention to other cost provisions – deductibles and cost sharing – and to quality of service and care.” (Aaron, Henry J., Brookings Institution, CHIR, Georgetown University Health Policy Institute) Health insurance is possibly the most complicated product that people need to purchase.

SB 1082 guarantees this important choice for retired teachers.

Sharing knowledge about the complicated issue of health insurance is why an Advisory Council would be an asset for the TRB. Learning about the various aspects of the two plans is something retired teachers can share with each other and this could be done efficiently through the mechanism of an Advisory Council. This would save time and effort for the staff at the TRB.

All the provisions in this bill will help the TRB become a more effective and responsive state agency. One of the other provisions in this bill is to add another retired teacher to the Board. In 2020, there were about 51,000 active teachers and 38,000+ retired teachers in Connecticut. There are four people on the board representing active teachers and only two members representing retired teachers. Correcting this 4:2 ratio imbalance is addressed in SB 1082. A key aspect of this provision is that the newly appointed retired teacher must be a voice from a retired teacher organization not currently represented on the Board and must be enrolled in a TRB health insurance plan.

I sincerely appreciate the hard work and effort by all the members of the Appropriations Committee. I hope you will support SB 1082 in its entirety as all five sections of this bill will benefit the retired teachers of Connecticut and assist the TRB in its efforts to provide the highest quality service.

Mary B. Hendrickson  
Simsbury, CT 06070

Active Member of the following retired teacher organizations:  
ARTC Association for Retired Teachers of Connecticut  
FVRT Farmington Valley Retired Teachers  
RTHA Retired Teacher Health Advocates