

Testimony in Support of SB 1082
April 5, 2021

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

My name is Kenneth Lyon and I live in Stamford, CT. I am a retired teacher of 43 years, 33 of which were in the public schools in Greenwich. I am a member of 3 retired teacher organizations.

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.**

The need for an additional retired teacher to the TRB seems like a no brainer to me, given the number of retired teachers in CT. I feel that such individual should be a member of a retired teacher organization different from that already on the TRB to represent another group's views. Also such individual should be enrolled in one of the TRB health insurance plans. Nothing in my mind can match firsthand experience; a plan on paper vs. in practice can be quite different. During my teaching days, I served on a number of committees; almost every one could have benefitted from a shuffling of its leadership and composition; mixing the experienced with new blood brings fresh ideas, perspective, and dynamic. I don't see that the TRB would be any different and establishing term limits would allow for this. A committee with a limited number of members and long tenures can easily develop an attitude of "we know what's best" and that won't work for the benefit of the retired teachers.

We were thrown a real curve ball in 2018 with the near bankruptcy of our Health Fund. I feel that any expenditure from that Fund should be closely monitored and that any expenditure other than direct health care costs should be capped. Consultant fees would fall into that category.

I personally chose the Supplement plan along with traditional Medicare for my healthcare. I want that option to stay as do some 6000 other retired teachers who selected it out of need or choice. To have a for-profit entity now determining my health care services is not what I envisioned as I get older in my retirement years. Why should that choice be taken away if I, not the State of CT or the Health Fund, pay the difference between that and the base plan? I fear that unless that option is in the statutes it may "disappear" and we'll be told it is a done deal and we all have to give up our Traditional Medicare cards. I have been going to many of the same providers for years and have established relationships. I contacted many in 2018 when the Medicare Advantage Plan (MAP) option was first introduced. Hands down they preferred Traditional Medicare and wouldn't take any MAP where they sometimes have more red tape and hurdles to get a service covered as opposed to Medicare where they know outright it is. I have been told our MAP is different from other MAPs, but in time, its services may erode without another option offered and providers may drop it without notice. I would rather take a gamble with the original, established Medicare. Teachers who have few health care needs may well opt for a cheaper Medicare Advantage plan, but "one size doesn't fit all". During open enrollment I think presentations should be made that are objective and fair. Teachers like myself don't know very much about how insurance plans work. They need time to process and question and not have one plan hyped over any other by comparing only the price tag. "You get what you pay for".

An Advisory Council would provide for greater input to the TRB.

Thank you for reading my testimony and for your time and service to the State of CT and its retired teachers.

Sincerely,

Kenneth A. Lyon
Stamford, CT

