

Testimony in Support of SB 1082

March 24, 2021

To members of the Appropriations Committee 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.

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.**

https://www.cga.ct.gov/asp/cgabillstatus/cgabillstatus.asp?selBillType=Bill&bill_num=SB01082&which_year=2021

My name is Paula Schwartz and I live in Avon, CT. I am a retired South Windsor teacher, former principal at Farmington High School and RHAM High School in Hebron and Superintendent of Schools for Region 10 in Burlington and Harwinton. I have served for over 33 years in the public schools of Connecticut. I am currently a member of CAPSS - Connecticut Association of Public School Superintendents, ARTC – Association of Retired Teachers of CT, and RTHA – Retired Teachers' Healthcare Advocates.

I am writing in support of SB 1082 in its entirety. The bill will expand the representation of retired teachers on the Board of Teachers' Retirement Board (TRB), ensure that retired teachers on the Board are at least enrolled in one of the health plans, establish an advisory council of retired teachers to give input to planned changes, improvements or concerns, limit certain professional fees paid by the Board, and offer a Medicare Supplement Plan for retired teachers. All aspects of this bill are crucial to transparency, strong communications between the TRB and enrollees and preserving Medicare with a Supplement Plan. There is no cost to any of these proposals.

The Teachers' Retirement Board must increase its retired teacher representatives on its Board. Currently there are 51,000 active teachers and 38,000 retired teachers and there are only two retired teachers versus four active teachers on the board. Active teacher member, public members (4) and ex-officio members (5) do not fully understand the needs and concerns of retired teachers and yet are making the decisions on matters concerning health insurance and other issues. They are unfamiliar with the unique challenges. Given the population ratio of active to retired teachers as 57% to 43%, I believe that there should be a third retired member on the board.

It is important that the third retired member should also be enrolled in one of the health plans offered to retired teachers. Right now only one member of the Board is enrolled in one of the TRB sponsored health plans and it is important that there be better representation as to the issues facing retired teachers and their health plans and pensions. Many of the members represent the interests of the state and the public, but their decisions affect retired teachers and they should at least have more than one advocate on the Board.

I became involved in attending TRB meetings when our health insurance plan was changed abruptly to a Medicare Advantage Plan from original Medicare with a Supplement Plan. I was extremely satisfied with having Medicare and a supplemental plan. I opted to reinstate the Medicare Supplement Plan for my husband and I because I felt that having Original Medicare with a Supplement Plan was a safer option protecting me from a profit driven insurance company plan. Just the other day, a close friend breathed a sigh of relief that she was on a Supplement Plan when her husband was placed on dialysis. An Advantage Plan would have

charged him a copay for every treatment he received and she was concerned there were other costs and limitations (even a five year limitation). Medicare has covered everything. If you're healthy, the Advantage Plan is low cost, but if you have multiple health issues, it becomes prohibitively expensive. Folks on an Advantage Plan are no longer under the auspices of the Medicare system. I've done the research and I understand what's at risk, and I beg you to protect us with continuing to offer the Supplement Plan. I want to make decisions with my doctor, not with an insurance company. Under an Advantage Plan you may have to use less expensive medical treatment before getting authorization for more expensive treatments. For example, physical therapy, or pain medications before having doctor recommended back surgery.

I believe the need for an Advisory Council is crucial for direct communications of enrollees with TRB. It has been frustrating to attend TRB Board meetings and not being able to interact with Board members about our concerns. Contracts are signed off without any discussion by the members at the meeting and certainly no input from "visitors". We've been limited to three minutes to speak and at no time since I've attended have our questions being answered at or after the meetings, nor have our written concerns been addressed. If an advisory Council was in place, we could share our concerns and potentially offer suggestions for improvements, or alternative options. For example, there have been numerous errors in the literature that has been shared with retired enrollees. The Council could have previewed the literature and responded directly as users for clarification and for compatibility. In a seemingly easy matter, we've asked that the cards that are issued be in a larger font for those of us with eye problems, not uncommon among senior citizens. That has still not happened. The Board should have direct contact with users of the health insurance plans to hear complaints or suggestions for improvement, not simply filtered data offered through the insurance company. I believe that the lack of transparency has been a major concern for many of us and makes us wonder what is not being shared. It feels as if TRB is not representing the needs of the enrollees. That is very different to my feelings toward the organization in years past. It was always my "go to" place for information on retirement and I felt they really cared about us. I can remember talking directly with Bill Sudol, a former director of TRB, when I had to make career decisions based on retirement options. Now you often do not get a return phone call and are asked to use their automated on-line system.

I am asking the Committee to vote "Yes" and to support SB 1082 for retired CT teachers.

I would like to thank the committee for all your hard work on behalf of Ct retired teachers.

Sincerely,

Paula Schwartz

Avon, CT