Testimony of

Barbara Kane

Retired Educator

Before the

Appropriations Committee

Re:

SB 107: AN ACT CONCERNING THE TEACHERS' RETIREMENT SYSTEM HEALTH INSURANCE SUBSIDY.

March 18, 2022

Good morning, Senator Osten, Representative Walker, Senator Miner, Representative France, and members of the Appropriations Committee.

I testify today in support of SB 107 and the increase in the health insurance subsidy for retired teachers; however, I urge you to amend the proposal to increase the subsidy amount for all retired educators.

The retired teachers' health insurance subsidy has not seen an increase since its 1996 even though insurance prices have continued to go up exponentially. As such, I encourage you to amend this proposal to double the current subsidy from $110 to $220 per person month for retired teachers and their spouses under age 65 to purchase insurance coverage from their former school districts and to $440 per month for retired teachers age 65 and over who do not qualify for Medicare.

I am a retired teacher from Regional School District 15. I taught elementary grades in Southbury for 36 years. I receive no subsidy from Region 15 toward my medical benefits. I know that other systems help their teachers , but Region 15 gives us absolutely nothing and premiums continue to increase each fiscal year. I just did my income tax for 2021 and with my monthly insurance premium, my high deductible premium of $2000, and my non covered deductibles for Blue Cross Blue Shield my total amount for my out of pocket expense for reported medical benefits for 2021 was $11,371.24. This is a true hardship for me and am getting a lot of credit card debt to cover my monthly expenses. During the months of July, August, September and October my premium and deductibles until I reach my $2000, adds up to to close to $1,300 each month. Please pass this increased amount to help retired teachers who are not eligible for Medicare.

Thank you for addressing this critical issue impacting our retired educators.