

*Testimony of*

**Kathleen Ciarlo**

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 was a teacher for the Watertown Board of Education for 36 years. When I retired in 2008, I had plans to work part-time to complete the 40 quarters I would need to qualify for Medicare when I turned 65. I was unable to complete my plans because I became a full time care giver for a parent with dementia. As an only child, it was up to me. When I first retired, the premiums I was paying were under \$300 a month. Each year, the premiums would rise including an increase of \$130 a month in one year. In 2017, the town switched providers and the deductible rose from \$1000 a year to \$2000. One of my providers would not accept the insurance and two medications I took were no longer covered with that provider. Right now, 16% of my pension each year goes to premiums, the deductible, out-of-pocket costs, behavioral health, dental, pharmacy and medical equipment not covered. I'm very blessed that at 72 I'm not more medically compromised but I fear I may need more medical services as I age. For the last seven years, my emergency funds have slowly been depleted because of the additional costs. I've only taken short trips, weekends, or vacations in the New England area. I don't carry debt but was forced to in 2020 when My home was damaged and I did not have enough in my emergency funds to cover the repairs. I truly thought my Teaching Career would have been enough to sustain me. I did not have the opportunity to marry and use a spouse's Medicare plan. I concentrated on my career, professional development, volunteer work, and spending after-school time with student activities. The uncertainty of what future medical costs really fill me with worry.

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