

*Testimony of*

**Laurie Mazich Semprebon**

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 one of the fortunate retirees who was still under an early retirement bonus that provided \$5,000 per year towards my health insurance until I reached 65; however, the bonus did not take effect until my second year of retirement. My monthly premium for my district's insurance was over \$700 per month WITH the TRB subsidy for that first year. My husband was disabled so that \$700 per month was for a single person. That's a lot of money to pay when you're on a retiree's pension, and very few district's are offering early retirement benefits these days. With health insurance costs going up by 10% or more each years, it's a travesty that the TRB subsidy has remained at \$110 (for a single and \$220 for a couple) since 1996.

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