

Testimony of

Kerstin Rao

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 newly retired teacher, having taught for 34 years - 22 in Connecticut. I am too young to be covered by Medicare. Currently, I am included in my husband's coverage through work - but if something were to change that status, I would be facing a substantial bill for health insurance at a time when my income has decreased dramatically. As I look carefully at my budget, I also have to take into account that because of the Windfall Elimination Provision, I won't qualify to receive the full Social Security that I paid into for years (working in Kentucky, New York, and Minnesota) before I began teaching in Connecticut. It seems like bites are taken out of a retiree's budget beyond our control. This legislation gives our state a chance to do right by the educators who have devoted their careers to serving the children of Connecticut. I hope you will give this matter your attention and care.

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