

Testimony of

Gail Schwartzkroin

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 worked in public education for 35 years (34 years in Connecticut). I am single and not eligible for Medicare through a spouse. The cost of health insurance has soared since my retirement in 2008. Contributions to social security were not made by my district and my small part time jobs didn't amount to the 40 quarters needed for Medicare coverage. The subsidy has not kept up with the cost of medical insurance or even the cost of living. I know very few teachers in this situation. It doesn't seem like it would take an awful lot to improve the system for those of us in this category.

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