

# Mary Ellen Minichiello

## Have you served on the TRB Board before?

No mem

## What motivated you to become a candidate?

I am concerned with the recent changes in CT retired teachers' health insurance coverage. I would like to have the opportunity to give pertinent information to retired teachers, whenever there are changes in health plans considered. Many of us were surprised by the lack of timely information given, when the plan changed from Anthem to United Healthcare. mem

## In what ways do you interact with or represent the retired teachers now?

I am a member of the ARTC-PAC (Political Action Committee). I have attended GBRTA's luncheons before COVID and a recent one this past fall; I have gone to Hartford to Meet and Greet events in the past, when the Capitol was open to the public. I regularly meet with retired teachers from Milford. mem

## What do you identify as both the strengths and weaknesses of the TRB?

TRB's strength is their website that provides information on all of CT retired teachers' benefits. TRB's website gives detailed information on health insurance, cost of living adjustment, and income tax exemption for retired teachers. In addition, there are explanations of the retirement process including disability allowance, survivorship benefits, and other relevant information for active and inactive teachers. TRB's weakness is paradoxical, considering the strength I mentioned above. I believe that many retired teachers are unaware of changes in any of their benefits until it is a done deal. Lack of communication between TRB and the retired teachers whom they represent creates the most significant argument for new members to be added onto the Board. Although the website is useful in assisting newly retired teachers, as well as active teachers looking to retire, the changes in benefits that the Board decides on are not disseminated in a timely way. In other words, retired teachers learn about major changes in their healthcare after the Board makes the decisions to change policies. The Board has an obligation to offer "easily accessible, timely and accurate information and services (TRB Vision Statement)." mem

## In your role as a retiree representative on TRB, how do you plan to make a difference for retired teachers if elected?

I would like to believe that I can amend any protocols that weaken open communication between the Board's actions and CT retired teachers. An active means of communication might possibly be a newsletter sent digitally or by mail to all retired teachers. mem

## How did you gain your understanding of TRB Health insurance?

I read all of the documents comparing the two types of available plans that were sent to me. I also attended an online presentation. That said, it would have been more

beneficial if I had had an opportunity to question the Board about the reasons they had about wanting to change the plans, before they went into effect. mem

**Do you think it is important that a retired teacher representative is enrolled in a TRB healthcare plan? Explain why or why not.**

Absolutely yes! We are the ones being affected by all the TRB's policies. We understand how retired teachers's lives are changed, sometimes dramatically, by a change in our benefits. mem

**Do you believe it is important for the TRB to continue to offer the choice of an Original Medicare Supplement plan along with an Advantage plan? Explain.**

I believe that retired teachers should have options in choosing their healthcare. However, the Board has to deliver two beneficial packages and explain the reasoning behind the difference in cost. Retired teachers understand that if they require more services, they would be asked to pay more. However, the higher price plan should be presented with much more information than was given recently. Retirees are still questioning the vast difference in the cost of the two plans. mem

**How would you promote better communications between the TRB and its members? Explain**

As said previously, I would recommend a newsletter that disseminated any potential changes in our benefits. Also, an email address given to all retired teachers for comments and questions might be monitored by retired teachers on the Board. Finally, if there were significant changes that were imminent, there might be a town meeting virtually or in person to hear concerns about the effects of any change in policies on the retired teacher. mem

## **Rita McDougald-Campbell**

**Have you served on the TRB Board before?**

No rmc

**What motivated you to become a candidate?**

I have been attending TRB meetings since the TRB's Health Insurance Fund's near bankruptcy in 2018. I have been both intrigued and disturbed by what I consider to be the lack of transparency in how decisions that affect retiree pension and health insurance funds are derived with little or no open Board discussion and allowing no input from the public in attendance at the meetings. In addition, I am concerned by how difficult it is for active and retired teachers to communicate with the agency and/or receive timely responses to time-sensitive questions. I have been volunteering independently and with others as an advocate to help retirees find answers to questions that they have, especially about insurance issues. However, when I learned of the Board openings for the term beginning July 1, 2023, I decided to run in an attempt to move my advocacy from the sidelines to the front row, hoping to bring a fresh voice and new ideas to help effect positive change within the TRB organization. Those who know me know that I am not afraid to speak up. rmc

### **In what ways do you interact with or represent the retired teachers now?**

Since 2015, I have served on the board of the Greater Bridgeport Retired Teachers' Association. I am also a member of the Legislative committees of both ARTC and CEA-R. In addition, since 2018, I have worked with a dedicated group of retired educators from across the State to shape legislation around issues regarding retiree health insurance benefits and other issue important to retirees. Related to that work, I have also been coordinating with others to form working relationships with State legislators in an attempt to make them more aware of issue affecting retired educators' benefits. Finally, I have been working with retirees and those nearing retirement to ensure that they have access to comprehensive, impartial information about their Medicare choices so that they can make an informed selection when the time comes to choose a plan that's right for them. rmc

### **What do you identify as both the strengths and weaknesses of the TRB?**

I applaud TRB's ability to manage the distribution of the monthly pension checks with relatively few glitches. I also applaud the organization for continuing to hold the regular Board meetings virtually that was begun during COVID. Doing so allows for a higher level of public attendance, and people do seem to be taking advantage of the ZOOM connection. However, a major weakness, I believe, is the lack of transparency about Board operations, leaving active and retired teachers in the dark about how decisions are made. Additionally, communication with the public is a major issue. Agency phone lines and voicemail boxes are often full, a complicated, non-user friendly website is hard to navigate, and the public attends meetings but is unable to have questions answered at Board meetings. In an agency that is responsible for functions that require many time-sensitive decisions, having an ineffective communication system is a major weakness. rmc

### **In your role as a retiree representative on TRB, how do you plan to make a difference for retired teachers if elected?**

I have observed how policy and procedural decisions that will affect the lives of retirees are often voted on in meetings with little or no presentation of background, questioning about process, or discussion regarding the long- or short-term effects of the changes. A motion is made, the vote is taken and another change is rubber stamped. I have been disturbed because some of those changes, I believed, were not necessarily in the best interests of retirees. However, with no Board objection, and no audience participation allowed, policies change quickly. As an audience member, I had no standing, but as a Board member who will listen to my constituents and bring their concerns to the Board, I believe I can bring a fresh perspective and attempt to bring some light to topics that have heretofore been cloaked in secrecy. My one vote may not change the action, but I will attempt to at least bring some transparency to the issues at hand. rmc

### **How did you gain your understanding of TRB Health insurance?**

In one of my administrative positions, I had the opportunity to serve as the director of human resources for a CT school district, so insurance concepts and products were not a new area for me. What was different was the area of Medicare, and I was enrolling in the TRB insurance program just as the 2018 insurance fund debacle occurred. So, for

my own sake, I needed to become knowledgeable on the Medicare products quickly. By reading, attending information sessions, and speaking with insurance professionals that I knew from my past life, I learned the major differences between the privatized Advantage Plan and the traditional Medicare Supplement, and I have continue to immerse myself in all things Medicare so that I can not only help myself, but so that I can also serve as a resource to others who find the material complicated and may not have access to comprehensive, impartial materials that can help them come to an informed decision when the time comes to make their plan choice. rmc

**Do you think it is important that a retired teacher representative is enrolled in a TRB healthcare plan? Explain why or why not.**

There used to be a tag line for a clothing store's commercials that said, "An educated consumer is our best customer." I've always remembered that line, and I think in the complicated field of insurance, those who are representing retirees should be in the boat with their constituents for the shared experience, both the smooth sailing and the rocky seas. rmc

**Do you believe it is important for the TRB to continue to offer the choice of an Original Medicare Supplement plan along with an Advantage plan? Explain.**

Not only do I believe that TRB should continue to provide the choice of the traditional Medicare Supplement and the privatized Advantage Plan, but I firmly believe that both plans should be considered TRB "base" plans and should be subsidized equitably. If the Supplement plan was subsidized in the same manner as is the Advantage Plan, the cost of the Supplement would still be offered at a higher price point than is the Advantage; however, the subsidy would reduce the out-of-pocket premium cost to a price point that might be more affordable to those who prefer the Supplement but who have had to settle for the Advantage Plan for budgetary reasons. Additionally, the traditional Medicare Supplement was what had been offered before the near collapse of the Health Insurance Fund. Therefore, TRB would simply be subsidizing its original insurance plan. It's what we believed we'd be getting when we made those bi-weekly, mandatory payroll deductions. rmc

**How would you promote better communications between the TRB and its members?**

As I touched on a bit in #7, I believe that communication is TRB's Achilles heel, and it must be improved. I would encourage the agency to ensure the phone system can accommodate the current call volume and have room for growth. I would work to ensure that all phone messages are returned promptly. I would promote transparency so that constituents know how decisions are made and how their money is spent by issuing clear, transparent financial reports on a regular basis. I would respond to less complicated general questions posed by the public during public comment portions of meetings, and address more complicated questions within 48 hours or less to create a sense of goodwill. And finally, I would consider developing a retiree advisory committee comprised of engaged retirees from around the State. The committee could serve as TRB ambassadors and help serve as a communication bridge between constituents, the Board, and the agency administration. rmc

## Clare Barnett

### Have you served on the TRB Board before?

Yes cb

### If yes to #4, have you served as an active teacher or a retired teacher? If served as both, put active and answer how many years for both.

Active, Almost 16 years

Retired, Am in my 14th year cb

### What motivated you to become a candidate?

I love learning about the law, politics, and the economy. I was first introduced to our system through advocacy and education. Following an appointment to the CEA Retirement Commission, I learned about our benefits and presented regional workshops explaining our plan to teachers. I was appointed by the Legislature to serve on the Investment Advisory Council working with our State Treasurers to monitor the assets in our fund. I ran for a seat on the STRB in the 1990s. Each of these experiences has deepened my understanding of our plan and our concerns. cb

### In what ways do you interact with or represent the retired teachers now?

I chair the STRB and we meet throughout the year to oversee our benefit and our health care plans. I chair the CEA Retirement Commission, the chief advocacy group for active and retired teachers, and we focus on preserving and protecting our retirement. I speak frequently with teachers on individual or larger concerns and work with them to find solutions. I continue to serve on national Trustee Education groups, bringing new thinking to improve our Connecticut system. cb

### What do you identify as both the strengths and weaknesses of the TRB?

The strengths would include working successfully with statutory and Public appointees on critical issues and making them understand their responsibility is to stand with our teachers. Hiring an expert in health care as our Director. Reamortizing our liabilities in order to strengthen the system for all teachers well into the future. Our weaknesses would be a lack of staffing, inadequate one on one communication, no individual counseling, the need for better phone coverage with quicker responses...our website is very helpful but more needs to be done. cb

### In your role as a retiree representative on TRB, how do you plan to make a difference for retired teachers if elected?

I need to work to improve communications ..perhaps hosting more summer work sessions which allow for extended discussion , seeking advice from our teachers, using webinars with live chats, people want answers not just presentations, bringing our experts to our teachers. There is lots to learn in order to be able to make good decisions. cb

### How did you gain your understanding of TRB Health insurance?

I learned from our staff, our consultants, and presentations by our vendors. I have seen the plan change...what works and what doesn't. Each meeting covers essential health care information. I am always seeking to bring teachers the best plans available I have listened to our teachers at each board meeting, at our summer sessions. All comments are followed up on. cb

**Do you think it is important that a retired teacher representative is enrolled in a TRB healthcare plan? Explain why or why not.**

I am fortunate to have a spouse with excellent coverage which we share. I think you need to be the best decision maker in order to defend the STRB plans regardless of the plan you have chosen. Board members are called on to make judgments about teachers in circumstances they do not share, but they do their due diligence and listen to all sides in representing our teachers and reaching good decisions. cb

**Do you believe it is important for the TRB to continue to offer the choice of an Original Medicare Supplement plan along with an Advantage plan? Explain.**

The STRB will always offer both plans but we have to be mindful that the feasibility of our choices does not harm the solvency of the health care fund. We are all looking for the same thing...the best plans at the best price. cb

**How would you promote better communications between the TRB and its members?**

Better communication must be front and center for our STRB members. We need to be civil in our exchanges. We need to get accurate information. Facts do matter and dialogues that are based on accurate information are critical for our teachers. We learn a great deal from our members and this needs to be shared on a regular basis. cb

## **William Myers**

**Have you served on the TRB Board before?**

Yes

Active, 10 years

Retired, 0, this would be my first experience as a retired teacher on the board. wm

**What motivated you to become a candidate?**

The Board must continue navigating through the never ending work of protecting and enhancing our pensions and healthcare. I have experience in what the law requires, working through committees to accomplish that and I have relationships with the Comptroller's office, the Treasure's office, the Department of Education, the Governor appointees and the active and retired teachers on the board (CEA and AFT.) wm

**In what ways do you interact with or represent the retired teachers now?**

I serve on CEA's retirement commission, am a member of ARTC and CEA-R, on their legislative committee and active the Hartford County council. I attend, in person or via Zoom many of the NCTR national workshops. I stay current with WEP and GPO news

and legislative initiatives at the state and national levels. I serve on the Treasures IAC, investment advisory council. wm

### **What do you identify as both the strengths and weaknesses of the TRB?**

For decades the TRB has protected our pensions, advocating before the legislature, protecting the Defined Benefit plan, resisting any Defined Contribution plans or any variety of Hybrid plan. The TRB has been instrumental in the reamortization our the UAL, leading to a guaranteed fully funded plan in the near future. TRB has also protected and improved our healthcare system in spite of severe cuts in contributions to the medical fund and is on record to always, as long as it exists, offer our members the medicare supplement plan as well as an MA plan.

The TRB is still understaffed (a budget issue,) leading to a longer response time for questions of health coverage or pension than I'd like. I've testified before the Appropriation Committee asking for that funding. The TRB faces the universal problem using paper vs. digital transmission of materials and notification of the new changes in the system as required by law, (another budget issue that relies on computer access and skill level instead of print and postage.) The TRB must insist that it's Vendors provide fair and equal presentations of healthcare options. wm

### **In your role as a retiree representative on TRB, how do you plan to make a difference for retired teachers if elected?**

One of my goals would be to host round table discussions that can explain the processes, costs and due diligence required by law before awarding any contract. Board meetings, which are open to the public, are not the time for Q&A's but comments made there can be answered and explained in other ways. Many questions asked at board meetings can not be answered for proprietary reasons but those reasons can be explained. Contrary to the concern occasionally brought up during public comment at a board meeting, the board does not act in secret nor in a vacuum. Round table Q&A sessions outside the Board meeting might improve communications and reduce misinformation that can dramatize an issue. We are all on the same side and can work together for the betterment of all. wm

### **How did you gain your understanding of TRB Health insurance?**

During my time on the board I learned the intricacies of the RFP process require by the State of CT. TRB decisions are based on the law. I worked with Sterling, Anthem, Cigna, United Healthcare and others to offer the best insurance coverage possible that is affordable to the retiree, the active teachers and the medical fund. The medical fund (not unlike the pension fund,) has been underfunded by the State far too many times. Any change in one source of funding creates the need for changes in the other sources of funding or in the options for healthcare coverage. The present formula can only be changed through legislation and would require a constant contribution from all parties, not unlike the ADEC in the Pension fund. Healthcare changes faster than ever before. It's changing constantly. Consider the federal changes in just the last few years, in just the last year. I would work to help mitigate any negative change that might reduce our coverage or increase the cost to our members. wm

**Do you think it is important that a retired teacher representative is enrolled in a TRB healthcare plan? Explain why or why not.**

No, a retired teacher on the TRB should be free to choose their own healthcare just like any other retired teacher. If a retired teacher on the Board chooses to be covered under their spouses employer they should have the freedom to do so. wm

**Do you believe it is important for the TRB to continue to offer the choice of an Original Medicare Supplement plan along with an Advantage plan? Explain.**

YES, the Board should continue to offer a Supplemental plan. It is on record that it will do so. Having said that, there may come a day when NO healthcare provider will bid on a contract that includes a Supplement plan. If that day ever comes a member who wants or needs that coverage would have to go out into the open market and shop as an individual. Let's hope that never happens. wm

**How would you promote better communications between the TRB and its members?**

In part answered under question 11. Teachers retiring now are far more comfortable with an electronic world than are those who remember black and white TV! With proper staffing the TRB could do more outreach and bring back the "TRiB," the former Connecticut Teacher's Retirement Board Newsletter. Q&A's at scheduled County meetings. wm

## **Margaret Rick**

**Have you served on the TRB Board before?**

No mr

**What motivated you to become a candidate?**

I went to an AFT meeting at the Capitol (probably in 2017) and learned that the pension fund was underfunded by 13 BILLION dollars. I tried to get the editor of the Hartford Courant interested in the story. She wanted hard evidence. I had a handout from the meeting. She did not consider that evidence. I called the TRB, but got no response. I called Jamie Sterling who was then providing our health insurance. He suggested going on the TRB website and looking under Research and Statistics. I found an auditor's report that showed that the state had not paid the required third into the fund for the prior ten years, paying as little as three percent one year. By the time I was able to verify that, the editor had decided she wasn't interested. So I started attending the TRB meetings. I had also learned through the auditor's report that as of June 2016 there were 50,877 active teachers and 36,065 retired teachers. While TRB membership was measured by tens of thousands, we who participated in AFT locals, communicated with groups of hundreds. Clearly it would be reasonable for the TRB to alert the total membership of the "risk of insolvency." I made my request to Clare Barnett, TRB Chairperson, on more than one occasion as did others. Requests were ignored. No reason provided.

If you are reading this, you paid 6 percent (now 7 percent) of your income into the TRB pension fund and 1.25% into the healthcare fund, which later was also at risk of insolvency. You also contributed to the state's commitment as a Connecticut taxpayer. I believed then, as I do now, that the TRB should provide a current rate of solvency to ALL TRB members. No more surprises! mr

### **In what ways do you interact with or represent the retired teachers now?**

I have been an active member of the Hartford Federation of Teachers, Retiree Chapter (HFT-R) since 2004. I also am a member of the Alliance for Retired Americans, WEP/GOP Subcommittee; ARTC; and the AFT CT Retiree Council. I work for the interest of retirees in two ways.

- Most recently I have been in charge of Communications for the HFT-R. Because of my membership in other organizations, I could provide HFT-R members with information on how they could participate in advocating on issues of concern, such as the repeal of WEP/GPO, and the 2022 CT Income Tax modifications. The information provided by The Retired Teacher Healthcare Advocates group was helpful to members in choosing the healthcare plan.

- I also advocate for teachers and their interests by writing letters to the editor. I have had 37 letters published. Ones not published I send on to my legislators. The letters are about our pensions and healthcare, but also on issue of educational inequality. The most recent one appeared in the CT Mirror,

published jointly with AFT CT President Jan Hochadel. It is about the WEP/GPO and its negative effect on recruiting teachers in these times of teacher shortages. If you haven't seen it, you can see it on one of these sites:

[https://aftct.org/Margaret\\_Jan\\_WEP\\_GPO\\_OpEd](https://aftct.org/Margaret_Jan_WEP_GPO_OpEd)

[https://issuu.com/aftconn/docs/inside\\_aft\\_ct\\_jan\\_23\\_enl?fr=sYTY3YTE1Mjg1OQ](https://issuu.com/aftconn/docs/inside_aft_ct_jan_23_enl?fr=sYTY3YTE1Mjg1OQ)

mr

### **What do you identify as both the strengths and weaknesses of the TRB?**

The TRB is the ONE organization that can reach out all CT retirees. There is great potential for communication of information that would benefit retirees and foster trust, but it is squandered.

I have had one positive experience with the TRB. Several years ago, I went to a new accountant. When my tax was prepared, I looked it over. I noticed that she did not give me credit for the then 25% tax modification of the pension. She said she was unaware, but made the correction. The next time I went to the AFT-CT Retiree Council meeting, I related my experience and wondered how many people might be missing out on this tax-saving modification. At the following meeting, I learned of another person with that problem. If there were two people with that problem in this very small group, then how many of the then 36,065 retirees were missing out, especially considering that many

retirees and their tax preparers live out of state. I wrote a letter to every person on the TRB stating the problem and requesting that information about the tax modification be provided on the website. My request was approved.

Unfortunately, the next year when the modification was changed, I provided what I thought was a friendly reminder to update the information. I got a very insulting response from a new employee. After emails back and forth, our conversation ended amicably. He recognized that he had not updated the information as he thought he did. Oh well! You can't win them all. mr

### **In your role as a retiree representative on TRB, how do you plan to make a difference for retired teachers if elected?**

I would work to establish trust. Two thoughts:

- I know it irks members that at the end of each meeting you can make a comment, but ask no questions. There is no feedback. There needs to be. Feedback could be given live in real time or the administration could review the comments and questions, then write a response. That response could be added to the minutes or presented as an agenda item at the next meeting.
- I would advocate for an improved system of creating and ratifying the TRB health care contract. Three board members and a consultant create the contract. They present the contract to the members of the board who are expected to sign the contract without review. Kathleen Holt is a Medicare expert who has been appointed to the board. I would first advocate that she be allowed to sit on the Insurance Committee to help design the plans. I would also advocate that everyone have the opportunity to be fully informed about the contracts before voting on them. At the very least, I would ask that Kathleen be allowed to give us her opinion of the plans presented before I voted. For example, it is my understanding that the UHC supplement plan which serves the most medically needy members costs more and provides poorer benefits than a supplement plan on the open market. I don't know if that's true, but I would like to check that out before any contracts are signed. mr

### **How did you gain your understanding of TRB Health insurance?**

Initially I attended the meetings. I considered the analysis of the Retired Teacher Healthcare Advocates, which is thoughtful and balanced, and I read the information provided. mr

### **Do you think it is important that a retired teacher representative is enrolled in a TRB healthcare plan? Explain why or why not.**

Yes, it's important!!! If more people on the board relied on the healthcare benefit, they might have more interest in reading the contract before rubber stamping it. There should be additional seats available for retirees since we are the group most affected by TRB decisions. Therefore, enrollment in a TRB healthcare plan should be a requirement for candidacy. mr

**Do you believe it is important for the TRB to continue to offer the choice of an Original Medicare Supplement plan along with an Advantage plan? Explain.**

I have a friend who has had on-going issues with lung cancer. He fears that his treatment will be delayed or changed if he changes to the Advantage plan. He says he will keep the Supplement plan as long as it is offered until he can no longer afford it. I have heard that sentiment from other. mr

**How would you promote better communications between the TRB and its members? Explain**

I would advocate being proactive in soliciting feedback from TRB members. When I buy a bag of kitty litter at Pet Supplies or toner at Staples, I get an email that asks, "How was your visit?" The TRB does not have to compete for our business, but sending a survey that asks for feedback could jumpstart communication. It could be a good first step. mr

**Paula Schwartz**

**Have you served on the TRB Board before?**

No ps

**What motivated you to become a candidate?**

I have been very concerned about the lack of transparency on the part of the TRB as well as the inability to get timely, accurate information. In particular, I have been deeply concerned about the management of the health insurance program offered to retired teachers over the past few years. I felt it was important to become a Board member to be at the table when decisions are made and to represent the interest of members whose voices are NOT being heard. I believe that I can support educators for fair and equitable treatment and represent their concerns. ps

**In what ways do you interact with or represent the retired teachers now?**

I have been active with ARTC as well as other organizations who represent retired teachers. I have been a strong leader through the Retired Teachers Health Advocates (RTHA) talking with legislators and state officials regarding our concerns in how the new healthcare plans were implemented and how they are managed. I have helped to prepare materials on the various healthcare plans, participated in online Zoom meetings about the plans and attended many of the monthly TRB meetings. I have read statements at these members voicing our concerns. I have provided written testimony at state hearings on the topic of TRB healthcare plans. Along with another teacher, I filed a Freedom of Information complaint against TRB and the insurance companies when we were denied access to information regarding the terms of the healthcare contracts, information on how rates were determined and information on the consultant who negotiated the contracts. ps

**What do you identify as both the strengths and weaknesses of the TRB?**

TRB has successfully managed retirement benefits of educators and their spouses over many decades and we all received practical and accurate information on how to apply for retirement, how to maintain our benefits and timely information what benefits we would receive. TRB managed contracts for health insurance, helped with member problems and collected and invested our monthly contributions. Members generally had in those years positive things to say about TRB.

In 2018, when the State nearly bankrupted the system by not contributing their 1/3 share of the costs, we were abruptly changed to a Medicare Advantage Plan managed by an insurance company from our Original Medicare program with a Supplement Plan. Members needed to opt back into Original Medicare. Since that time, the TRB has lacked transparency and has not always provided members with accurate information or made full disclosure of information about both plans including the pros and cons of each plan. A very different attitude toward members was evident. Currently, they still have not given us a breakdown on the cost of each part of plan as they formerly did.

TRB has not listened to member concerns nor has it been open to improving confusing practices for many retirees, in terms of denials, pre-authorizations, co-pays, confusing forms, and for those who opted to remain with Original Medicare, ever-increasing premiums. Most distressing is the huge discrepancy that has developed in costs between premiums on Supplement Plan versus Advantage Plan. While members on an Advantage Plan receive a specific subsidy based on a percentage of its premium, those on Supplement do not receive a percentage based on their premiums but simply the same subsidy as the Advantage Plan. Supplement members are being treated as "second class citizens".

TRB meetings are "summaries" of what takes place behind closed doors with very little discussion about decisions that are voted on and very little feedback to questions posed by members at the end of the meetings. ps

**In your role as a retiree representative on TRB, how do you plan to make a difference for retired teachers if elected?**

If elected to represent my fellow retirees, I plan to fight for transparency and to open meetings to discussions about why specific plans were selected, how rates were calculated. I would ask questions and share answers with members. I would encourage the establishment of a member forum where concerns and even suggestions for improvement would be shared with the Board. I plan to meet with different groups of retirees to hear directly of their concerns and to establish more communications with members through a robust email system and a virtual forum for discussion of issues. ps

**How did you gain your understanding of TRB Health insurance?**

I have been active in the retirement community since 2017 when changes were happening to our pension and to our healthcare plans. I attended TRB meetings, read various reports regarding TRB, and did my own research into various healthcare plans. I was active in meetings with members to fully understand their concerns and also to understand how we got into this situation in the first place. Fundamentally, I grew to understand the difference between Original Medicare and the proposed Medicare

Advantage plans and understood that the insurance industry, as a profit motivator system, was undermining the long-established federal Medicare system taking away physician determined treatment plans and replacing them with plans "managed" by the insurance company. ps

**Do you think it is important that a retired teacher representative is enrolled in a TRB healthcare plan? Explain why or why not.**

It is vitally important that retired educators be insured under the TRB plan. The terms of our plans are unique to educators (teachers and administrators) and they should be aware of what members are dealing with because they use the same insurance. Instead of hearing only from the insurance company and their consultant, they should be personally invested in finding the best plan for members. There are enough active teachers, government representatives and ordinary citizens representing their own and the State's interests and we need more retired teacher advocates on the Board. They need to be insured members voicing real concerns about what teachers are facing since it affects them. ps

**Do you believe it is important for the TRB to continue to offer the choice of an Original Medicare Supplement plan along with an Advantage plan? Explain.**

Original Medicare pays 80% of the approved costs and the Supplement pays the remaining 20%. It has a long history and has served our citizens well since its inception. Doctors make the decision on what the treatment plan should be and Medicare pays the cost. Advantage plans are for-profit enterprises and they make the decisions on what's covered, how it will be treated and where it can be treated. Premiums are low for the Advantage Plan partly because they are subsidized by the federal government for each person who leaves to join an Advantage Plan, thereby depleting the Medicare system. Furthermore, I believe the two plans should be managed by different companies so that competition is in play when contracts are awarded. If we had only one plan - Advantage - you can be sure that premiums will rise when they are the only plan available. Read the research around the country and you'll understand what's at stake in this struggle. ps

**How would you promote better communications between the TRB and its members? Explain**

We must modernize the TRB communication system including email addresses for EVERY member and a regular system to voice and share concerns or problems. A virtual forum space should be created for members and Board members should regularly review and respond. Representatives of both plans should be available at all informational meetings. An advisory council of retirees should review communications for accuracy and ease of reading to eliminate misinformation or unclear directions. More staff should be hired at TRB to respond quickly to concerns and questions. ps

**Joseph L. Giaquinto, Jr.**

Joseph Giaquinto has asked us to withhold his survey responses because he decided to withdraw from this election.

