



HB 5048 AN ACT ADJUSTING THE STATE BUDGET FOR THE BIENNIUM ENDING JUNE 30, 2025.

Senator Osten, Representative Walker, Ranking Members Senator Berthel and Representative Nuccio, and distinguished members of the Appropriations Committee

Thank you for the opportunity to provide written testimony regarding subsidy equity for retired teachers who are enrolled in the Teachers' Retirement System (TRS) Medicare-based health insurance plans. We serve as Insurance Co-Chairs for the Association of Retired Teachers of Connecticut (ARTC), a retired teacher organization that advocates for **all** Connecticut teachers in their retirement. In our role as Insurance Co-chairs, we hear from retired teachers who are having trouble getting satisfaction when there are problems with their insurance coverage and/or payments. We are Teacher Retirement System members and enrollees in the System's healthcare plans and, as such, are first-hand witnesses to retired teachers' experiences with the health insurance offerings through the TRS. Some of what we hear from members is reflected in the following.

First, we would like to thank the State of CT for its commitment to support retired teachers healthcare. We are truly appreciative for the state subsidy that allows teachers to purchase a choice of plans that includes Original Medicare. However, sad to say, in recent years plan premiums have become grossly inequitable. Some Teachers' Retirement System's Medicare health insurance enrollees receive a one-third subsidy towards the cost of their healthcare insurance (Medicare Advantage) while others are receiving only a one-tenth subsidy (Medicare Supplement).

Now is the the right time and the Committee has the opportunity to restore the State's commitment to all retired teachers by appropriating additional money to bring subsidy equity and fairness. This can be accomplished by adjusting the budget to allow for a state subsidy equal to one-third the cost of the TRS Medicare Supplement plan and making it more affordable for retired teachers to purchase the Supplement plan when their needs change - as they become older or their health situation requires it.

It is crucial that the appropriated funds be designated specifically to restore the full one-third subsidy toward the cost of the TRS Medicare Supplement plan, as was done until 2018 and as the state statute (167a, 183t) clearly intended. Statutory language may be needed to insure this intent is made clear to all.

One little realized nuance for the State of CT supporting equity in TRS's Medicare Supplement is that in so doing, it will partner with the federal Original Medicare program and limit some Medicare taxpayer money from further financial abuse by the biggest private health insurance corporations in America. Reliable sources have have been pointing out for years that Original Medicare is still the most cost effective system for delivering quality healthcare.

Thank you,
Walt Ciplinski and Jane Wilson, Insurance Co-Chairs
Association of Retired Teachers of CT (ARTC)