

## Support of LD 112: An Act to Increase the State's Share of Retired Teacher Health Insurance

Senator Tipping, Representative Roeder, and Distinguished Members of the Joint Standing Committee on Labor and Housing. My name is Gay Anne McDonald and I am the Executive Director for the Maine Administrators of Services for Children with Disabilities (MADSEC).

On behalf of MADSEC, I am providing testimony in support of LD 112.

LD 112 requires the State to pay 60% of a retired teacher's share of the premium for group accident and sickness or health insurance for the upcoming year and then 65% after June 30, 2024. Such an increase would assist retired Maine teachers with essential costs while providing the opportunity for appropriate budgeting.

MADSEC supports LD 112 given the financial burden on retired teachers to pay for much needed, and deserved, health insurance. As healthcare costs have increased and teacher's pensions decreased given past cuts and inflation, it is imperative for the state to support the individuals who have devoted their careers to educating our youth. Of note, Maine is also one of the states where public school teachers do not contribute to Social Security given the state's retirement plan, which can be a deterrent for teachers to come to Maine to teach as well as Mainers to remain in the state to teach given concern on the impact to their spouse's retirement benefits under Social Security. The passing of LD 112 could assist in Maine's recruitment and retention of teachers.

Our membership recognizes the commitment from Maine teachers in educating students in the state, and believes that LD 112 offers an opportunity to assist those who have dedicated their lives to bettering the lives of children.

Thank you for your time and consideration.

Respectfully,

Gay Anne McDonald

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