

Crystal Ward
LEWISTON, MEA-Retired
LD 112

Hello Honorable Senator Tipping and Rep. Roeder and members of the Labor and Housing Committee .

My name is Crystal Ward; I am from Lewiston, a retired teacher and the MEA-Retired Legislative chairperson representing over 5600 members statewide. I am here to speak in favor of LD 111 and LD112 bills to change the percent/amount paid by the State for health care to retired educators. I have been told by some Legislators that I already pay about nothing for health insurance. My current cost for Medicare Advantage Plan with Anthem is \$174.49/month plus the cost of Medicare 164.00/month the total is \$338.49 /month this is not almost nothing. I retired in 2008 after 34 years in the classroom. I had a financial plan I worked on for 34 years. Then 2011 and my MainePers pension was blown up by a Legislature and a Governor who stated "It was about time retired had a little skin in the game". Pension was frozen, COLA's were capped at 3% and the COLA would only apply to the first \$20,000 of my pension. The triple whammy !!! All the planning in the world could not have foreseen this happening. The backwards slide began and continues today Then it was passed that the COLA amounts would be added to the \$20,000 to calculate each years increases. In 2022 the amount to figure my COLA increase on is \$24,911.84 --- $\$24,911.84 \times 3\% = \$747.36 / 12 \text{ months} = \62.28 per month before taxes. The real COLA was 9.1% or $\$2265.98 / 12 = \$188.91 / \text{month}$. Every year the retired lose buying power, too many are moving ever closer to poverty. I am also impacted by the Social Security Offset laws that took 2/3's of my Social Security earned working other jobs. There are many retirees who are setting in this same boat with me. Increasing by 5% the amount the State pays for our Healthcare from 55% to 65% by 2025 would be a help to slow down the backwards slide as would Paying for Medicare Part B for the retired. No retired is trying to get rich—we just be able to pay very high bills.