



Joseph E. Rafferty
Senator, District 34

THE MAINE SENATE
131st Legislature

3 State House Station
Augusta, Maine 04333

Testimony of Senator Joe Rafferty in Support of

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

Before the Senate Committee on Labor and Housing

Thursday, February 9, 2023

Senator Tipping, Representative Roeder and distinguished members of the Committee on Labor and Housing, my name is Joe Rafferty and I proudly represent the people of SD 34 including Berwick, North Berwick, Wells, Kennebunk and Kennebunkport.

I'm here today to testify in support of LD 112 An Act to Increase the State's Share of Retired Teacher Health Insurance. My wife and I both retired in 2018 with just over a combined 80 years in education. Since then, we've worked together living as retirees and navigating our way along.

It's not easy! There are a number of moving parts. Most of which center around finances, insurances and our personal health as well as finding opportunity to relax and enjoy retirement.

Our finances require that we both still work. She's part time teaching science and substitutes. I coach and also substitute when breaks in legislative responsibilities allow.

Retirement shouldn't be, but it is difficult to manage. Costs across the board are escalating at a rate beyond our income. COLA adjustments have not kept pace and each year our buying power is reduced.

LD 112 poses some assistance over time by increasing the State contribution to our healthcare payments by 5% in each of the next two years. This would bring the State contribution from its' current 55% to 60% and then 65%. It offers dedicated retirees some relief at a time they should be comforted rather than stressed about what tomorrow brings.

Thank you for your time and anticipated consideration to these changes directed to assist state pension retirees. I'll do my best to answer any questions you may have.

Joe Rafferty

Senate District 34