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Senator Tipping, Representative Roeder, Member of the Labor and Housing Committee.

My name is Harold Booth, I live in Hallowell, and I'm a retired state employee, retiring in 1996.

For most of my retirement, the State has paid for my health insurance, but when I reached 65, I became eligible for Medicare as a result of my spouse's Social Security qualification. When that happened, I had to move to Medicare and start paying the Medicare premium.

Last week I called the state office that deals with employee health insurance matters. I wanted to ascertain what the difference in the state's cost was between paying the 'full freight' for a retiree's health insurance and the Aetna supplemental coverage that the state buys for Medicare-eligible retirees.

The full-freight coverage is just above \$995/month, while the Aetna supplemental is just above \$237/mo., saving the state approximately \$758/mo. In the meantime, I now have to pay the Medicare premium [currently a bit north of \$ 500/quarter] almost 10% of my pension.

When I started with the state, they paid for my health insurance, and when I vested, that obligation extended until the end of my life. Because of my spouse's qualification, I became eligible for Medicare, but I don't think that should relieve the state of its obligation to pay for my health insurance until I die.

Given that my being on Medicare saves the state a boatload of money, I think it's only fair that the state pick up the cost of my Medicare premium.