

Hello Honorable Senator Rafferty, Representative Brennan and members of the Education and Cultural Affairs 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 LD1773.

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 and \$4061.88 /year, this is not almost nothing. Many couples where both were educators pay double. I retired in 2008 after 34 years in the classroom. I had a financial plan I worked on for 30 years. Then 2011 and my MainePers pension was blown up by a Legislature. 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 financial planning in the world could not have foreseen this happening. The backwards slide in our buying power began and continues today at an increasing rate. 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 the COLA increase on was \$24,186.25 --- $\$24,186.25 \times 3\% = \$725.59 / 12 \text{ months} = \60.47 per month before taxes. This monthly increase will not pay for the rise in the cost of food, fuel, rent etc. In the very same 2011 Legislature a massive tax cut was passed. According to the Maine Center for Economic Policy, "Under full implementation of the Governor's proposed income and estate tax changes, approximately half the benefits would go to the wealthiest 10% of taxpayers." So it could be said that the tax cut was partially funded on the backs of MainePers retired, as Governor LePage said "it's time the retired had a little skin in the game." Every year the retired lose buying power, too many are moving ever closer to poverty unable to pay for necessities. Myself and many other retired are also impacted by the Federal Social Security Offset laws (GPO/WEP) that took 2/3's of my Social Security earned working other jobs. There are many retirees who are setting in this same partially sinking boat with me. Increasing by 5% the amount the State pays for our Healthcare from 55% to 65% by 2024 would be a help to slow down the backwards slide. No retiree is trying to get rich—we just want to be able to pay very high bills. Please support LD 1773, a small step in the helpful direction.

Thank you,

Crystal Ward , MEA Retired Legislative Chairperson

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