

Hello Honorable Senator Tipping, Representative Roeder and members of the Labor 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 LD111

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 \$142.46/month plus the cost of Medicare \$185.00/month the total is \$327.46 /month and \$3929.52 /year, this is not almost nothing. Many retired 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 plan was blown up by a Legislature. Pension was frozen, COLA's were capped at 3% and the COLA would only apply to the first \$25,659.20 of my pension in 2025. This was the beginning of the great backwards slide, retirees losing thousands each year and continues today. With the COLA on only part of many retiree pension the per month increases are only \$60-70 This monthly increase will not pay for the rise in the cost of food, fuel, rent, repairs etc. Too many retired have had to sell their homes.

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." Every year since 2011 the tax cut is partially funded on the backs of MainePers retired, as Governor LePage said "it's time the retired had a little skin in the game." Retired paying for tax cut is just wrong. Every year the retired lose buying power, too many are moving ever closer to poverty unable to pay for necessities. Increasing by 5% the amount the State pays for our Healthcare for two years going from 60% to 70% by 2026 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 LD111 , a small step in the helpful direction

Thank you,

Crystal Ward , MEA Retired Legislative Chairperson

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