

Gary McGrane  
Jay  
LD 1773

May 9, 2023  
RE: L.D. 1773

Good afternoon Sen. Rafferty, Rep. Brennan and other distinguished members of the Education and Cultural Affairs Committee. My name is Gary and I live in Jay. As the Immediate Past President of the Maine Education Association - Retired I am here representing 5,436 retired Maine educators. I am here today to testify in favor of L.D. 1773 An Act to Increase the State's Share of the Cost of Health Insurance for retired teachers. I have testified on other pieces of legislation that would positively impact our retired educators. L.D. 70 proposed to increase the Maine Public Employees Retirement System This Cost of living Adjustment received unanimous support from the Labor and Housing Committee, however the cost seems insurmountable under the present biannual budget. Yet we try and try again to have all Maine Public Employees Retirement System to be made whole by increasing their buying power to match inflationary cost so our members do not fall behind financially.

I realize that this issue is not on your agenda for your consideration today, but I wanted to let you know that your committee can make a difference in an educator's cost of living. Passage of this legislation will help to alleviate some of the burden of having to choose between food, rent, doctor's visits or life-saving prescriptions. Less money spent on health insurance cost will go a long way in alleviating some of these inflationary expenses. This will not fulfill the promise made to our fellow retirees by the State of Maine to take care of all their health care needs upon retirement, but it would help. Once our educators have devoted 20, 25, or 30 years of dedicated service their expectation was that if they took less in salaries while teaching the government would take care of them after retirement. That has not happened. To make matters worse, many of our retirees' benefits have been reduced because of federal legislation. Particularly, the Windfall Elimination Protection and the Government Pension Offset. Repeal of this legislation can help our members pay for their medical coverage. That has not happened. As much as they would like to retire in dignity and with respect they cannot do so financially, so they must find other suitable employment to supplement their meager retirement benefits. Those benefits have not kept up with inflation. Their retirement income is being eroded by inflation. You can help by passing LD 1773.

It will not solve the problem, but it would put a finger in the dike until a more final solution is rendered to make our members whole.

Thank you for a positive consideration in this matter.

Gary McGrane  
Immediate Past President Maine Education Association - Retired