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THE MAINE SENATE
130th Legislature

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Testimony in Support of LD 189
An Act To Permit All Public Employers To Implement Payroll Deductions for Disability and Life Insurance Policies

Presented to the Joint Standing Committee on Labor and Housing
Wednesday, February 24, 2021

Senator Rafferty, Representative Sylvester, and members of the Joint Standing Committee on Labor and Housing,

My name is Troy Jackson and I have the honor of serving as the President of the Maine Senate and of representing northern Aroostook County. I am here today to lend my full support to LD 189 "An Act To Permit All Public Employers To Implement Payroll Deductions For Disability and Life Insurance Policies."

This bill is straightforward. It simply allows municipal public employees to decide whether or not they would like to have payroll deductions for disability insurance and life insurance when it is offered through the employee's membership in an employer recognized organization or in a collective bargaining agreement. The purchase of these insurance policies provide additional income security for the employees and their families. They are also more affordable for the employee because they can be purchased at a lower group rate. These better group rates and products cannot be obtained individually. Insurance companies offer these benefits because they can count on regularly scheduled payments through payroll deductions. The task of making such payroll deductions is not onerous; it is something employers often offer.

In closing, thank you for your time and attention. I ask that you please support LD 189 and give our public employers the option to purchase insurance policies that will help secure them and their family members. I am happy to answer any questions, but there are likely others who will testify after me who can supply more pertinent information.

Thank you.