

Lois Kilby-Chesley  
Durham, ME  
LD 111

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To Labor and Housing Committee  
From Lois Kilby-Chesley

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

My name is Lois Kilby-Chesley and I am writing to you from my home in Durham, ME.

I am writing in support of LD 111 - Requiring the State to Pay a Share of a Retired State Employee's or Retired Teacher's Premium for Medicare Part B Under Medicare Advantage.

I was a career teacher in Maine. I contributed to MEPERS for 32 years, and I retired a few years ago. I also contributed to Social Security in other states at the beginning of my career and every summer and during some school years, as I supplemented my teaching salary which was never enough to pay all the bills as I raised two sons. I worked hard in both the classroom and in second jobs. One would think that in retirement I could relax - and at the least - pay the bills.

Here's what I am experiencing:

As you know GPO/WEP impacts educators in Maine so the amount I should be eligible for from Social Security has been reduced in my retirement.

My MEPERS check does not keep up with the pace of inflation. Each year I have less spendable money for items I need but that are beyond how far I can stretch the check. When inflation is 5.4% but COLA is 3% (even 4%), I have less to spend. Most recently inflation was 9.1% and the COLA was 3%. This puts me in the position of having to decide what is most crucial to pay and buy since I have less and less money to purchase necessities.

Any help you can give will be greatly appreciated! If the State is able to pay a share of retired teachers' Medicare Part B premium under a Medicare Advantage plan I would have more spendable income and would find some emotional relief on the days bills come due.

Thank you for the work you do and for helping teacher retirees.