

~~Ben Barnes~~Submitted by  
John Michael Clarke**From:** John Clarke (mythman1@att.net)**To:** laura.mirante@ct.gov;**Date:** Wed, March 7, 2012 10:35:29 AM**Cc:****Subject:** HB 1056, the Deficit, and Shared Sacrifice for Retired CT Teachers

Dear Budget Director Barnes,

In Re: HB 5016 Sec. 4  
March 8, 2012

I am writing to you to express my concern about:

A) Your own previous understanding - and by extension the Governor's - of the health care afforded retired CT retired teachers as represented in a CT Mirror article appearing on Feb. 15, 2012, written by Jacqueline Thomas

B) The "Shared Sacrifice" to be required of teachers as embodied in HB 1056

C) Some aspects of the the budget deficit which the Shared Sacrifice of retired teacher is supposed to relieve

But first, my own personal situation pretty much encapsulates all of the health care options currently provided to retired teachers by the State.

I summarise it here it in 1) and 2):

1) I am a CT retired teacher, currently 64 yrs. old and purchasing a health insurance policy from my former school district which costs of \$776 per month. The State contributes \$110 towards that, making my own cost \$666.

2) In May I will enter a) Medicare parts A and B, provided to me by the US Gov't. at a cost of \$99 per month, and b) Medicare parts C and D provided in part by the State through Stirling Benefits. I have chosen the full Stirling program at a cost to me of \$180 per month.

And that's it. That's the same experience most CT teachers have, with all their options.

In the article cited under A) above, however, you give the distinct impression that a) the State will provide *all* of the retired teacher's Health Care, b) that for that reason school districts are "dumping" teachers unto the State, and c) that for the same reason teachers themselves are "migrating" to State Health Care.

All these impressions are demonstrably incorrect.

But if a, b, and c were indeed true, they would lead a reasonable person to conclude that retired teachers are getting a heck of a deal and so should shoulder more of the burden of their own health care cost.

That is in fact your own conclusion in the article, and I assume the Governor's as well.

Thus the Shared Sacrifice for retired teachers.

(I heard coincidentally from a conversation yesterday with the very capable Robyn Kaplan-Cho of the Connecticut Education Association, whom I contacted to get my facts straight, that she had also read the article and had discussed it with you. Hopefully we all have the same understanding now.)

Regarding B), Shared Sacrifice for retired teachers, I would suggest that retired teachers in their 60's, 70's and 80's began Sharing the Sacrifice when they commenced to pay considerably higher State taxes for the fiscal year 2011, including \$200 more right off the bat due to the decreased Real Estate Tax Credit.

Could not these elderly people's enhanced revenue payments to the State be considered their Fair Share of payments for an increased health care contribution?

Proceeding to C), the budget deficit, I would like to take as an example of a deficit element the cost overruns on the Earned Income Tax Credit, with two quotes:

a) "... the credit would cost the state \$108 million in the first year of the two-year budget and \$111 million in the second year, said Ben Barnes, Malloy's budget director." (Hartford Courant, Feb. 13, 2011)

b) "... The EITC refunds may be \$22 million over budget, according to the CT Comptroller's Office - \$20 million above budget expectations" (Waterbury Republican-American, last week. The quote is almost direct, cited from my notes)

The final cost of the 2011 EITC, then, may be \$130 million.

Retired Teachers' increased CT State tax payments helped make this EITC and many other social relief programs possible.

Retired Teachers have already paid their Fair Share. It is unfair that they should become the first resort as a means to redress the overruns.

I would like to thank your capable Laura for allowing me to contact you in this way, and you, Director Barnes, for your consideration in reading this letter.

I hope to be in Hartford on Thursday, March 8 to speak before the Appropriations Committee.

Sincerely yours,

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