

## Testimony to Appropriations Committee

I am secretary of the Henry Barnard Memorial Fund, which helps retired CT public school teachers who are in financial need. Our funds come from contributions of retired and active CT teachers. We work with a professional social service agency that reviews the needs of our applicants to determine how the Henry Barnard Memorial Fund can help them. Most of our clients are teachers who retired before the Educational Enhancement Act in 1986 and thus have minimal pensions and those who have retired early due to medical conditions and thus have a reduced pension. We frequently pay their full health insurance costs as they are in dire financial straits. Some teachers without Medicare, due to being ineligible for Social Security, have health insurance costs of up to \$8,000 a year. Currently we are paying the health insurance costs of four retired teachers in this situation. In other cases we are paying the approximately \$1,000 a year cost of the supplemental insurance for those eligible for Medicare.

Please consider the concerns of retired CT teachers who have limited incomes in your deliberations. Some retirees are just making ends meet. Any substantial increase in required teacher contributions to the Health Fund would be devastating. It goes without saying that maintaining the current state contribution to the Teachers' Health Insurance Fund is essential.

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