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LSG SUPPORTS STRENGTHENING RETIRED TEACHERS BENEFITS

The Legislative Study Group (LSG) supports **policies that support our retired teachers and provide them with the resources they've earned during their service to our state.** TRS-Care provides health insurance to more than 260,000 retired educators. The program is run by the Teachers Retirement System (TRS) and manages teachers' retirement pensions. With projected shortfalls and little investment into the TRS system there are concerns that premiums will continue to increase for our retired teachers. Inaction on the part of the legislature could cause some retirees to lose healthcare all-together.

In 2013, TRS was found to be actuarially sound and the Legislature provided a cost of living adjustment (COLA) to educators who retired before August 31st, 2004. This provided a much-needed financial boost to the 200,000 retirees and their families who qualified for the benefit. Unfortunately, since the passage of the legislation in 2013 there are some retirees who have not received a COLA in over a decade and are facing increasing living expenses with little reprieve.

During this biennium, the retired educators will take up around \$520 million of the cost for TRS-Care while the State and Local ISDs will be obligated to pay \$480 million. During the 85th Regular Session, TRS projected a deficit of \$750 million for TRS-Care in the next biennium. This is an economic solvency issue that needs to be addressed by the Legislature. Like many retirees, Texas retired teachers live on fixed incomes. **The average retiree receives \$2,035 per month from the TRS pension.** Retirees can't continue to pick up the cost for the TRS-Care shortfall.

SB 19, on the Texas House agenda for tomorrow, will appropriate \$212.7 million dollars from the Economic Stabilization Fund (ESF) to help the costs afflicting our state's retiree and their families. The bill obligates TRS to use these funds to decrease premiums and reduce costs for an enrolled adult child with a mental disability or physical incapacity during the 2018-19 plan years. The appropriation from the ESF needs to receive a two-thirds vote in each chamber to go into effect.

This withdrawal from the ESF proposed in SB 19 is a modest and necessary amount that will ensure that TRS-Care doesn't miss a payment and retirees receive the funds to address their healthcare needs. There are around 207,000 retired educators and 54,000 dependents whose health insurance is at risk if the Legislature does not take action now. The LSG supports efforts to provide healthcare and reduce premiums for Texas retired educators.

ABOUT THE LSG:

The Legislative Study Group (LSG) is an official Caucus of the Texas House of Representatives. The LSG is dedicated to advancing good public policy and ensuring that LSG members and associate members have the necessary information to make the most informed and best decisions for Texas families. Since 1993, the LSG has produced detailed bill evaluations for every bill that comes before the full House. [Click here to read more about the LSG.](#)



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