SAMPLE LETTER TO THE EDITOR
PROTECTING THE TRS-CARE HEALTH INSURANCE PROGRAM

Dear Editor,

John Doe’s article, “House, Senate Leaders Trim Fat from Budget” (March 22), raised some compelling questions about the state’s ability to honor its promises to protect retirees.

*Insert your current text here (sample text below):*

The Teacher Retirement System of Texas (TRS) operates a health insurance program for public education retirees known as TRS-Care. The program, which was established by the Texas Legislature in 1985, offers affordable, quality healthcare options for retirees on limited incomes. Approximately 260,000 retirees and dependents use the program currently.

Since its inception, TRS-Care has received funding from multiple sources, including contributions from the state (1% of active teacher payroll), employee contributions, and school district contributions. However, the largest portion of the program is paid for by retirees through premiums, deductibles and co-pays. In fact, 35% of the program is paid for by retirees.

The funding mechanism for the program has not changed since 1985, despite the fact that medical costs have continued to rise. As a result, TRS-Care is now facing a large shortfall, to the tune of $1.1 billion. Although the Texas Legislature knew that this crisis was on the horizon, our elected officials chose to focus on protecting the TRS pension fund in 2013 to ensure its longevity for 1.3 million retired and active school personnel. In 2015, the Legislature faced a similar shortfall, adding $768 million in emergency funding to TRS-Care to prevent a devastating blow to retirees’ pocketbooks.

We are now faced with the reality of an even larger crisis, and it must be addressed in 2017. If nothing is done to protect the program now, retirees could face staggering premium increases of up to 150%! Texas public education retirees have received just one permanent cost-of-living increase since 2001 (only 200,000 out of 350,000 retirees received the 3% increase in their pensions). Even if our health care was not facing this crisis, it is a struggle for many retirees to manage the rising costs of their medical care on stagnant incomes.

Retirees cannot handle huge premium increases and should not have to bear the entire burden of the shortfall to TRS-Care. We are willing to do our part; but TRS members, both retired and active, need the Texas Legislature to step in and increase the state contribution to help offset the shortfall. By doing this now, legislators can protect current and future public education retirees’ access to affordable health care.

Most of these retirees depend solely on TRS for their income and most do not receive Social Security benefits. The scenario that could result from the Legislature’s inaction is an alarming one that could lead to devastating financial circumstances for retirees, or worse, leave many without any health care at all!

TRS-Care is a well-managed health care program that is vital to retirees, but if the Texas Legislature does not do its part by increasing the state contribution, our current and future educators will suffer.

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