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To: [Lisa Diesslin](#)
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Bill HR1234 has been introduced and is waiting to be voted on. While there are many positives changes in the bill revolving around mental health services, there are many things that will negatively affect many disabled public servants such as myself.

The proposed bill makes changes to the pensions of disabled public servants who have been able to return to some sort of work after being forced to give up their previous careers. If the bill passes, many of us will be forced to either fully lose our disability pension or give up our new careers.

Currently, anyone who medically retired and receives a PERA disability benefit, can return to a different job that doesn't contribute to PERA. You are allowed to make up to 125% of what the position you left pays. If you make over that amount, your disability benefit is reduced by a dollar for every 3 dollars you are over. If the bill passes, that percentage will be reduced from 125% to 100%. Along with that, we will also have an additional 11.8% taken out, because "that's what we'd be contributing to PERA if we were still employed in our original capacity".

I spent more than 18 yrs of my life serving my community as a police officer. I am a single mother who has been raising 2 kids on my own for the last 15 yrs. My daughter is finishing her second year of college and my son will graduate high school in June. I suffered a back and a knee injury while on the job as a police officer. After having surgery in 2018, I was not medically cleared to return to work. I was able to scrape by living on my pension and the child support I received. Although, unfortunately, some unforeseen incidents meant taking on some debt. When you retire, you lose the ability to work overtime shifts, extra traffic enforcement details, etc to make extra money when it's needed.

In November of 2022, I went back to work and got a job with the State. I made this decision so I could pay for both of my kids to attend college. While they did receive some financial aid, loans were only offered at around \$5000/yr. I will be responsible for around \$13,000/yr, and that's just for my son. My daughter is still deciding where she wants to transfer to next year as she will have completed her AA degree at a local community college in May. My child support will end when my son graduates. So my only monthly income would've been \$3991 from my PERA disability benefit. I simply cannot afford to be spending 1/4-1/3 of it on college, which is why I went back to work. If the bill passes, there is no possible way I can pay for college for my kids.

If the bill passes, I would lose all my monthly PERA disability benefit because I would

be over the new limits. Currently, although I am over the 125% limit, my monthly pension is reduced about \$600/month. Losing an additional \$3400/mo would have a detrimental effect on my family. I would basically only be making an additional \$800/mo to keep working full time. I could quit my job and just collect my full disability benefit, which would be \$800/mo less. However, PERA would then actually be paying me more as they would have to pay the full benefit instead of the benefit that is currently reduced by \$600/mo. I would basically have to decide to keep working and lose all of my disability benefit (which is tax free) or quit working and take an \$800/mo pay cut. Even if I quit my full time job, collected my disability pension and went back to work part time to stay below the 100% rule, it would still be a significant cut in my monthly income.

There are many disabled cops who were hurt on the job many years ago and have been working in new careers for 5, 10 or even 15 yrs. They have adjusted their lifestyles to their income levels. Now, if the bill passes, they would have to make significant changes. Some would have to sell their houses, quit their jobs, etc. This doesn't seem fair. If I would've purchased a new house since re-entering the workforce, there's no way I'd be able to keep that house if this bill passes. I have a partial, permanent disability. I will never be able to run or jump again. I can't have a physically demanding job or even participate in sports or other activities I used to enjoy. I will be paying the price of my injury for the rest of my life. I should not be financially punished for being able to make a living to comfortably support my family.

This bill should not be passed as it is. We owe it to our injured public servants to let them continue on with their lives in the full capacity that they are able. We should not be penalized for being disabled. If the bill does pass, there should be a clause to "grandfather in" the ones who have already been receiving benefits. It's not fair to completely uproot their finances and potentially have their incomes cut in half. It would be one thing to medically retire knowing exactly what your financial limits would be. Having them changed and cut drastically years later is detrimental to everyone.

If I was still working as a police officer right now, with the huge pay increases they have seen over the last 2 years, I would be making the same as I am making collecting my disability benefits and working full time at my current job. I shouldn't be penalized because I had to give up the job I went to college for and dedicated so many years of my life too. It was not my choice to leave. I have lived in the same house for 10 yrs, long before I became disabled. If the bill passes, I would have to sell my house to be able to send my kids to college. I should not be penalized for getting hurt at work.

Heidi Murphy
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