

**PENSIONS VS. HEALTH CARE, IT'S NOT ALL ABOUT PENSIONS**

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**ABSTRACT**

This paper is a study of the differences in the fiscal obligations of state public employee pension vs. health care obligations. Common perception and median continues to stress pension obligations, but is that really the largest threat to fiscal solvency for the states. This paper will show that not only pension, but health care obligations are a very real threat to the solvency of the states and to current and future retirees. This paper will explore alternatives and compare public pensions to private pensions pointing the absolute critical need for immediate reform.

Keywords: *Pension, State Funding, Health Care, GSAB*