

HELPS II

The IAFF supports the expansion of the Healthcare Enhancement for Local Public Safety (HELPS) benefit and encourages members of Congress to cosponsor HR 4897.

BACKGROUND

Congress passed the Healthcare Enhancement for Local Public Safety (HELPS) Retirees Act in 2006, securing a victory for retired public safety workers seeking affordable quality healthcare. Under the law, retirees can transfer up to \$3,000 from their qualified retirement accounts tax free for healthcare premiums and expenses. The resulting tax savings provide a much-needed benefit to retired public safety officers who often struggle with expensive healthcare premiums.

Emergency responders are often forced to retire early due to the dangerous nature of the profession. Employer-provided healthcare

during retirement is quickly becoming a benefit of the past and healthcare costs continue to rise. Tax benefits like HELPS provide real relief for fire fighters as they transition away from the fire service into retirement or a part-time career.

While HELPS provides real relief, 15 years of rising healthcare costs have eroded the impact of the HELPS benefit and it needs updating. HR 4897 provides a simple, yet important solution to this problem by doubling the existing deduction amount from \$3,000 to \$6,000 per year.

LEGISLATION

Senate: [HR 4897, the Public Safety Healthcare Protection Act](#)
Sponsor: Representative Daniel Lipinski (D-IL)

Summary: The Public Safety Healthcare Protection Act would double the amount - from \$3,000 to \$6,000 - workers can transfer tax free from their qualified retirement account to help pay for healthcare premiums.