

**TESTIMONY – Congressman Tom Malinowski (NJ-7<sup>th</sup>)**  
House Energy and Commerce Subcommittee on Health  
Supporting HR 4527 – The Expanding Health Care Options for Early Retirees Act

Thank you for the opportunity to testify this morning alongside my colleagues—each of whom has put forth sincere, thoughtful proposals to move us closer to the North Star of universal coverage. I'm grateful to the Committee for providing this venue to examine these proposals in more detail.

I'm here to talk about a bill to address the unique health care-related challenges facing retired first responders.

My bill, the "Expanding Health Care Options for Early Retirees Act," would allow retired first responders—police officers, firefighters, and EMTs—to buy into Medicare beginning at age 50. Senator Sherrod Brown of Ohio—whose leadership on this issue predates my service in Congress—introduced the Senate version.

Due in part to the physically demanding nature of the work, first responders often retire earlier than other workers, and can experience gaps in coverage until they become eligible for Medicare at 65. This legislation ensures that retired first responders who are 50 and older will have access to comprehensive health insurance—whether or not their pension plan provides for coverage upon retirement.

Coverage under this bill would be identical to the coverage provided under the existing Medicare program. And retirees would be eligible for tax credits, subsidies, and tax-advantaged contributions from their former employer or pension plan. Further, this bill specifically requires that it be implemented in a way that will not harm the existing Medicare program, beneficiaries, or trust fund.

We're grateful to have the support of the International Association of Firefighters, the Fraternal Order of Police, the National Association of Police Organizations, the National Sheriffs Association, the National Troopers Coalition, the International Union of Police Associations, the National Conference on Public Employee Retirement Systems, and AFSCME, among other organizations.

Since introducing the bill in September, my office has received dozens of phone calls and messages on social media from people from across the United States describing how it would help them or a family member.

- A person from Wilson County, Tennessee wrote: "This is such a needed law. More and more agencies are washing their hands of insuring first responders when they retire. It is not a young person's job, and when we retire we are damaged physically and emotionally and need the health care that eats up most of our pension."
- A paramedic from Okaloosa County, Florida wrote: "I am 53 and can retire in 2 years. Healthcare has been my major concern after retirement. I've had numerous injuries on the

job and have been exposed to more than my fair share of bad inhaled substances. I pray for all of you working on this proposed bill. God Bless you all."

- A firefighter paramedic from Oregon wrote: "I was born to be a f/f paramedic in the community I was born and raised in. You naturally never think about your body wearing out. I have had several Toradol and steroid shots in both my elbows, shoulders and neck over my career. Lived on prescription anti-inflammatories and muscle relaxers. So I can be at work answering my community's calls. My neck, shoulders and elbows are tired. I'm retiring December 31st, 2019. It would be very helpful being eligible for Medicare Benefits. It is extremely difficult to admit my body cannot take working in the fire service any longer."
- A local news article in Texas quoted the head of Abilene's Police Officers' Association saying the bill would "allow us to retire at a good age and be able to afford healthcare. This affords us the opportunity to retire earlier, spend more time with our families, enjoy life."

*This* is why we are here today — examining how to improve our health care system so that Americans can spend more time with our families and enjoy our lives, so that we can choose a profession we love and change it when we please, without the crushing, existential anxiety that comes from being uninsured or underinsured; without the fear that an accident or illness could lead to bankruptcy.

I believe that everyone who wants Medicare—teachers, caregivers, coal miners, farmers, service workers, *everyone*—should be able to live with the dignity and security that the program provides. But as we debate how to free every American of the anxiety of dealing with our current health care system, I hope we can at least agree on a way to free those who choose to risk their lives and their health to protect us.

Since introducing this bill, I've heard from other folks in Arlington, TX; Scottsdale, AZ; Moneta, VA; Plainfield, IN; New Iberia, LA; Council Grove, KS; Belton, MO, and elsewhere who agree. I say all this to show that support for this effort is diverse and widespread. It's a more modest proposal than many of the others presented today, but it's an important, targeted effort designed to bring a sense of security to first responders, who always come when we need them.

Thank you again for the opportunity to testify this morning.