

Early Retiree Health Care for Public Safety Workers

The IAFF supports the Expanding Health Care Options for Early Retirees Act and encourages members of Congress to cosponsor the bill.

BACKGROUND

Fire fighters and emergency medical services (EMS) personnel work in dangerous and demanding conditions day in and day out, taking a serious toll on their physical and mental health. Due to the unique aspects of the profession, public safety officers often retire before the age of 65 and before qualifying for Medicare. As a result, these first responders are left to themselves to obtain comprehensive health coverage during this gap period. As costs increase, finding comprehensive and affordable coverage is becoming harder.

When fire fighters retire in the United States, they essentially have three options for post-retirement healthcare. The first, and least realistic option, is for a fire fighter to have their insurance provided by their former employer until age 65. As health costs continue to rise, this already-rare benefit is disappearing.

Once this happens, retirees have just two options. One option is to buy into their old health plan at a substantially higher rate and often without a stipend to defray the cost. This option is usually prohibitively expensive for retirees on a fixed income.

The final option, which is quickly becoming the norm, is to purchase insurance on a state or federal exchange, or on the open market at a much higher rate and without any subsidy from the employer. These plans often lack the comprehensive coverage that retired fire fighters need to address a career's worth of orthopedic injuries and exposures to carcinogens.

Retirees' challenges in obtaining quality health insurance coverage can be compounded by their limited retirement earnings. Roughly 75% of fire fighters will not receive Social Security and, depending on their work history, their pension benefit can be as low as \$30,000 per year. When a fire fighter's employer eliminates a post-retirement health benefit, the cost of obtaining quality healthcare skyrockets and the value of their retirement plan craters.

Medicare buy-in at 50 could ease the transition into retirement for public safety workers. Early Medicare buy-in would provide an additional option for accessing health insurance at an affordable rate. These savings produce an added benefit whereby public safety workers get to keep more of their hard-earned savings to use for other essential needs after they leave work.

LEGISLATION

House: [H.R. 4148, the Expanding Health Care Options for Early Retirees Act](#)
Sponsor: Representative Tom Malinowski (D-NJ)

Senate: [S. 2236, the Expanding Health Care Options for Early Retirees Act](#)
Sponsor: Senator Sherrod Brown (D-OH)

Summary: The bill would allow fire fighters, emergency medical personnel and police officers to buy into Medicare starting at age 50 following their retirement or disability.