

KEY POINTS

Fire fighters generally retire earlier than other workers, leaving many with gaps in accessing quality health insurance

- The fire service requires a high level of physical and mental exertion and takes a serious toll on workers' health. As a result, many employers force fire fighters to retire as early as age 50, leaving workers burdened with securing expensive health insurance. Many fire fighters are stuck in this limbo for over a decade until they reach Medicare eligibility.
- In some jurisdictions, fire fighters and EMS personnel are legally forced to retire before reaching age 65. The lack of a realistic gap healthcare option is particularly concerning when individual fire fighters and EMS personnel have no control over their retirement dates.
- Early retirement is linked to the physically demanding aspects of the profession. Studies find that general markers for fitness decline as fire fighters age, including overall physical fitness, body weight, blood pressure, aerobic capacity and the likelihood of musculoskeletal injuries. Compared to private sector workers, fire fighters are more likely to suffer a workplace injury and take longer to return to work after being injured.
- Studies also show that fire fighters are significantly more at risk of contracting various cancers. Fire fighters work in dangerous environments and are routinely exposed to toxins, chemicals and other carcinogens. If a retired fire fighter gets sick because of service to their community, they should not have to worry about finding quality healthcare. Buying into Medicare following their retirement would provide an additional option for retirees to access the care they need.

Finding quality health insurance on the open market can be difficult and expensive

- Fire fighters have few options to access quality health insurance once they retire. Costs associated with state and federal exchanges are unpredictable year-to-year and vary depending on where one lives. Painful uncertainty results when state exchanges' premium costs fluctuate and insurance providers move in and out of communities each year. These plans also often lack the comprehensive benefits that retirees need to address the injuries and cancer exposures that occurred throughout their careers. Early Medicare buy-in could provide more certainty for a high-need group like public safety workers.
- Buying insurance on the open market as an alternative comes with its own set of obstacles. Without an employer plan and a larger participant pool, rejection for coverage can occur. Studies show that individuals aged 55-64 are the most frequently rejected from buying coverage on the open market. Early Medicare buy-in would provide much-needed certainty and peace of mind for accessing healthcare in retirement.

Providing the option for early Medicare buy-in will not increase costs

- This legislation states explicitly that, if enacted, it will have no negative impact on the Medicare Trust Fund. Costs overall may decrease due to the addition of younger participants into the Medicare pool.
- An estimated 7,000 fire fighters retire each year, including those who will continue to receive health insurance through their employer. Nearly two million individuals are added to the Medicare rolls each year. Adding eligible public safety retirees to this figure will have a negligible impact on the system and its 44 million enrollees.