KEY POINTS

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

- The fire service requires a high level of physical exertion and takes a serious toll on a worker's physical abilities. As a result, many employers require fire fighters to retire as early as age 50, leaving workers burdened with securing expensive health insurance. Many fire fighters find themselves in this limbo for over a decade until they reach the age of Medicare eligibility.
- Early retirement is usually linked to the physically demanding aspects of the profession. When compared to fellow fire fighters, studies find that general markers for fitness decline as a fire fighter ages, including overall physical fitness, body weight, blood pressure, aerobic capacity and likelihood of musculoskeletal injuries. When compared to private sector workers, fire fighters are more likely to suffer a workplace injury as well as take longer to return from said injury.
- In addition to the physical demands of the occupation, studies show that fire fighters are significantly more at risk for contracting various types of cancers. Fire fighters respond to and work in extremely dangerous environments, exposing them to toxins, chemicals and carcinogens. If a retired fire fighter should get sick because of service to their community, he or she should not have to worry about finding quality healthcare. Medicare at age 50 would provide an additional option to a retiree to ensure the best possible care.

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

- Fire fighters have few options to gain access to quality health insurance once they retire. Costs associated with state and ACA exchanges are unpredictable year to year and vary depending on where one lives. Painful uncertainty can result when state exchanges see premium costs fluctuate wildly and insurance providers move in and out of communities on a year-to-year basis. 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 for entry. Without an employer plan and larger participant pool, rejection for coverage can occur. Studies show that individuals ages 50 to 64 represent the group most frequently rejected from buying coverage on the open market. Early Medicare buy-in would provide the necessary certainty and peace of mind for getting coverage after retirement.

Allowing public safety workers the option to buy into Medicare will not increase costs

- This legislation specifically states that if enacted, it will have no negative impact on the Medicare Trust Fund. In fact, 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 under the age of 50 who will receive continued health insurance through their employer. Nearly 2 million individuals are added to the Medicare rolls each year. Adding eligible police retirees and fire fighters to this figure will have a negligible impact on the system and its 44 million members.