

Early Medicare Buy-In 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 well before age 65, when they become eligible for Medicare. As a result, such workers must obtain affordable and comprehensive health coverage during these gap years. As costs steadily increase, the search for comprehensive coverage is quickly becoming a real challenge.

When fire fighters retire early in the United States, they are given essentially three options for post-retirement healthcare. The first, and least realistic option, is for a fire fighter to have insurance paid in full by their former employer until age 65. As health costs continue to rise, we will likely see this already-rare benefit disappear.

Once this happens, workers will be left with the remaining two options. One option allows workers to buy back into their old health plan at a substantially higher rate, which may or may not include a small stipend to help supplement the

increased cost. The third option, which is quickly becoming the norm, is purchasing healthcare on a state or federal exchange, or out on the open market at a much higher rate and without any subsidy assistance from the employer.

Workers' healthcare challenges can be made worse by their limited retirement earnings. Roughly 75 percent of fire fighters around the country will not receive Social Security and, depending on a fire fighter's work history, his or her pension benefit can be as low as \$30,000 per year. When a fire fighter's employer decides to forego a post-retirement health benefit, the cost of obtaining quality healthcare skyrockets and the value of his or her retirement plan craters.

Medicare buy-in at 50 could help ease the transition from work to 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 who are separated from service due to retirement or disability the option to buy into Medicare starting at age 50.