



# INTERNATIONAL ASSOCIATION OF FIRE FIGHTERS®

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General President

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The Honorable Tom Malinowski  
U.S. House of Representatives  
426 Cannon House Office Building  
Washington, DC 20515

Dear Representative Malinowski,

On behalf of the nation's more than 320,000 professional fire fighters and emergency medical personnel I am writing to express our support for your bill H.R. 4527, the Expanding Health Care Options for Early Retirees Act. This important piece of legislation would offer the option for retired public safety workers to buy into Medicare starting at age 50, providing a stable and cost-effective healthcare option to those who have spent their lives serving their communities.

Fire fighters and EMS personnel work in dangerous and demanding conditions day in and day out, taking a serious toll on their physical and mental health. They face unique health challenges, including greater occurrences of chronic conditions like cancer, and a higher likelihood of acute conditions such as heart attack and stroke. These working conditions can be unique to the fire service, and our workers are often forced to retire well before they become eligible for Medicare.

In the absence of this legislation, fire fighters find themselves with few options for post-retirement healthcare. In relatively few instances former employers provide some semblance of insurance in retirement. Unfortunately, due to rising costs this benefit is being offered less and less. Without this type of coverage option, retirees are forced to either buy back into their old plan at a higher rate or go hunt for something on the open market – without assistance from their former employer and at a cost that only continues to rise.

H.R. 4527 will help ease the transition from work to retirement for public safety workers by providing an additional option for accessing health insurance while doing so at an affordable rate. Expanding Medicare in a targeted and efficient way will help increase coverage and lower costs for my members and many other hard-working and deserving Americans.

Respectfully,

Harold A. Schaitberger  
General President