



AFSCME Supports Expanding Health Care Options for First Responders Act (S. 3113, H.R. 6030)

Public safety officers are dedicated public employees who perform critical and often dangerous jobs protecting our communities. AFSCME is proud to represent nearly 100,000 public safety personnel in over 40 states, including police, corrections, EMS and 911 emergency dispatch professionals. AFSCME fights for better pay, comprehensive benefits, expanded bargaining rights, safer work conditions, and to uphold the standard of professionalism for the men and women in these fields.

“After years of putting their lives on the line for our communities, first responders deserve to retire with dignity. Due to the physical strains of the job, they must often retire earlier than those in other industries. The Expanding Health Care Options for First Responders Act will ensure retired public safety professionals receive affordable health care by allowing them to access Medicare at the age of 50, along with other benefits. We urge you to support this crucial piece of legislation from Senators Brown, Blumenthal and Fetterman.”

Lee Saunders, President AFSCME

AFSCME Urges Congress to Pass the Expanding Health Care Options for First Responders Act (S. 3113, H.R. 6030) because it would create the option to buy into Medicare for state and local police, corrections officers, firefighters and EMS workers who retire early or due to a disability, regardless of whether their pension plan provides for coverage upon retirement. Many local, state and federal agencies have retirement systems for first responders which mandate or allow them to retire before they are eligible for Medicare at age 65, but health insurance is expensive and can be unaffordable for people with lower or moderate income. Early retirees are often unprepared for the steep medical expenses they may incur after retirement. First responders should never have to experience gaps in health care coverage after a career of putting their own health, safety and well-being at risk for their communities.

Why Is a Medicare Buy-In Option Important? The ability to buy into Medicare gives first responders who retired early or retired due to disability another means of obtaining health care coverage at a time when they may be years away from being eligible for Medicare. Nearly 70% of Americans ages 55 to 64 have one or more chronic medical conditions (such as diabetes, cardiovascular disease, asthma or cancer) that require treatment. It is important to the health and economic security of first responders who retire early to be able to see a doctor, access prescription drugs and hospital care, if needed.

The Expanding Health Care Options for First Responders Act would give them the option to enroll in Medicare coverage, including Part A (covers most inpatient hospital stays), Part B (physician services, preventative services, durable medical equipment and ambulance services), and Part D (prescription drug coverage, including Medicare Advantage plans that provide qualified prescription drug coverage) without negatively impacting current Medicare beneficiaries. Retirees who buy into Medicare would not lose out on benefits they earned from their former employer or pension plans such as tax credits, subsidies and tax advantaged contributions.

Who is Eligible for the Medicare Buy-In Under the Bill? The bill defines qualified eligible individuals as state and local police officers, corrections officers, firefighters and EMS workers who: separate from service due to retirement or disability; are between the ages of 50 and 64; and are U.S. citizens or permanent residents. Of note, AFSCME successfully advocated to include state and local corrections officers and EMS workers as eligible beneficiaries in this bill; they were not included in previous versions of the bill. Individuals who are otherwise entitled to benefits under Medicare Part A or are eligible to enroll under parts A or B are *not* eligible for the benefits of this legislation.

Affordable Comprehensive Coverage for Early Retirees Now. Currently, first responders who lose their health care coverage when they separate from their job and are not eligible for Medicare, can get health coverage through the Affordable Care Act (ACA). AFSCME will continue to press Congress to extend the provisions enacted in the [Inflation Reduction Act](#) (IRA), which lowered premiums and health care costs through 2025. In 2023, 4.4 million Americans ages 55 to 64 got peace of mind knowing they had affordable health care coverage through the ACA. AFSCME is proud of our successful legislative achievements in the American Rescue Plan and then again in the IRA, securing expanded premium subsidies for individuals with moderate incomes and capping premiums to a maximum of 8.5% of income. These changes are particularly important to people over 55 years old who had faced higher premiums due to age rating and are especially vulnerable to high premiums without tax credits and capped income contributions. We will keep pressing Congress to support affordable comprehensive health care coverage for workers, retirees and their families.

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AFSCME's 1.4 million members provide the vital services that make America happen. With members in communities across the nation, serving in hundreds of different occupations — from nurses to corrections officers, child care providers to sanitation workers — AFSCME advocates for fairness in the workplace, excellence in public services and freedom and opportunity for all working families.