



**Testimony of
Michael R. Scott, President
Professional Fire Fighters of Maine**

LD 784 Legislation: An Act to Require Health Insurance Coverage for Specialized Risk Screening for Maine's First Responders

Good morning, Senator Baily, Representative Gramlick and distinguished members of the Committee on Health Coverage, Insurance and Financial Services.

My name is Michael Scott, and I am the President of the Professional Fire Fighters of Maine. I appreciate the opportunity to provide testimony today regarding LD 784 Legislation: An Act to Require Health Insurance Coverage for Specialized Risk Screening for Maine's First Responders. I represent over 1,200 members including career Firefighters, Paramedics, EMTs, and Dispatchers. For more than 75 years, the Professional Fire Fighters of Maine (PFFMaine) have been committed to enhancing the health and safety of firefighters. This mission is critical, especially given the increasing rates of fatalities and early retirements due to work-related diseases in our profession.

As a representative of the Professional Firefighters of Maine, I stand before you today to express our strong support for LD 784 as this proposed legislation is not only a step towards better health and safety for our dedicated first responders but also an essential measure to ensure that those who risk their lives for our communities can receive the necessary medical attention they require.

First responders, including firefighters, EMTs, and law enforcement officers, are often the first individuals to arrive at the scene of emergencies, ranging from fires to medical emergencies to hazardous material incidents. While we are trained to handle high-stress situations and to manage the physical and emotional toll that comes with our work, the risks associated with these professions can have lasting effects on our health. The nature of our duties routinely exposes us to various hazards, including toxic substances, both in the environment and in the materials we encounter. These factors, coupled with the high levels of stress, make us vulnerable to a range of serious health conditions, from respiratory illnesses, cancer, and cardiovascular diseases to mental health issues like PTSD.

Research has shown an increased prevalence of certain health conditions among first responders when compared to the general population. A firefighter is not just combating flames; they are also battling the recorded statistics that indicate higher rates of cancer, heart disease, and mental health disorders among our ranks. These conditions often take years to manifest and can lead to devastating consequences if not identified and treated early. Early detection through specialized risk screenings can be a game-changer in addressing these health challenges head-on.

LD 784 aims to address this gap in healthcare coverage by requiring health insurance providers to offer specialized risk screening for our first responders. This is crucial. Not only does it provide the necessary preventive measures that can lead to early intervention, but it also emphasizes the critical nature of mental health assessments, which are often overlooked. First responders witness traumatic events that can lead to long-term psychological consequences. Providing access to specialized screenings allows for timely interventions that can significantly improve the overall well-being of our members.

By supporting LD 784, we are advocating for a proactive approach to health care for first responders. Ensuring that these risk screenings are covered by insurance alleviates the financial burden that many firefighters face when seeking necessary health evaluations. It would mean that members of our profession can prioritize their health without the fear of incurring insurmountable debt or financial strain that can arise from medical costs. This is not just about providing care; it's about acknowledging the inherent risks of our job and taking steps to support the health and well-being of those who serve our communities day in and day out.

Furthermore, investing in the health of our first responders yields profound benefits for our communities as a whole. Healthy first responders are better equipped to perform their duties efficiently. They can respond faster, think more clearly, and act decisively in emergencies when they are not personally battling health issues. Every time we answer a call, we bring with us the cumulative health of our profession; thus, ensuring a healthy workforce ultimately leads to safer communities.

The apprehension some may have regarding the potential increase in costs associated with requiring insurance coverage for these screenings could be addressed through a broader understanding of the long-term benefits. Investing in preventive health care for our first responders can lower emergency medical costs, decrease long-term disability claims, reduce missed workdays, and ultimately result in significant savings for taxpayers in the long run. The adage "an ounce of prevention is worth a pound of cure" holds particularly true in this context. By integrating comprehensive health screenings into our insurance coverage, we are not only aiding our first responders but fostering an essential culture of health and well-being that resonates throughout our communities.

It is crucial to recognize that this legislation is not just a benefit to first responders, but a statement of appreciation for the extraordinary sacrifices they make. By supporting LD 784, we demonstrate a commitment to protecting those who put their lives on the line for us. We send a clear message that we value their service, that we recognize the hardships they endure, and that we are willing to make substantial efforts to safeguard their health.

In conclusion, I urge you to support LD 784. As members of the Professional Firefighters of Maine, we advocate for the health, safety, and well-being of our ranks. By requiring health insurance coverage for specialized risk screening for first responders, you will be championing a cause that reflects our shared commitment to those who serve and protect our great state. Let us work together to ensure that our first responders receive the health care they deserve, promoting a healthier workforce for a safer Maine.

Thank you for your time and consideration.

Sincerely,

Michael Scott, President
Professional Fire Fighters of Maine

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