

Maine Chiefs of Police Association

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Statement in support of

LD 784 - An Act to Require Health Insurance Coverage for Specialized Risk Screening for First Responders

Joint Standing Committee on Health Coverage, Insurance and Financial Services

Committee

March 13, 2025

Sen. Bailey, Rep. Matheson and honorable members of the Health Coverage, Insurance and Financial Services Committee. My name is Jason Moen. I am the Chief of the Auburn Police Department, and the President of the Maine Chiefs of Police Association. I am submitting testimony on behalf of the Maine Chiefs of Police Association in support of LD 784.

The mission of the Maine Chiefs of Police Association is to secure a closer official and personal relationship among Maine Police Officials; to secure a unity of action in law enforcement matters; to enhance the standards of police personnel, police training and police professionalism generally; to devise ways and means for equality of law enforcement throughout the state of Maine; to advance the prevention and detection of crime; to prescribe to the Law Enforcement Code of Ethics; and to promote the profession of law enforcement as an integral and dedicated force in today's society sworn to the protection of life and property.

Law enforcement officers and other first responders are routinely exposed to hazardous conditions, including carcinogens, infectious diseases, and high-stress environments that contribute to significant health risks. Research has consistently shown that first responders face an elevated risk of developing cancer, cardiovascular disease, and other serious medical conditions directly linked to the unique hazards of their profession. The passage of workers' compensation presumptions shows that the Legislature understands these health risks that first responders are routinely exposed to.

Early detection through specialized risk screening is essential to mitigating these risks, improving long-term health outcomes, and reducing the costs associated with late-stage

disease treatment. The Association is concerned with the long-term retention of our first responders, and we understand that prevention is far more effective and cost effective than treatment. Some municipalities in the state have implemented health wellness programs that have included comprehensive cardiac and cancer screenings via one-time federal grant funding. In Auburn, ARPA funding was utilized to create a wellness program that included public safety specific cardiac and cancer screenings for every first responder in the city. The life of one firefighter was saved when a previously undetected cardiac issue was found in the screenings and that firefighter was sent directly to a cardiac care facility for immediate treatment.

This legislation is particularly important because it:

- 1. Ensures Preventive Care By covering specialized risk screening, this bill enables first responders to identify health concerns early, allowing for timely medical intervention and potentially life-saving treatments.
- 2. Eliminates Financial Barriers The prohibition on cost-sharing (e.g., copayments, deductibles, or coinsurance) removes a significant obstacle that may otherwise deter first responders from seeking necessary medical screenings.
- 3. Recognizes Occupational Risks By acknowledging the heightened exposure to cancer, cardiovascular disease, and other medical conditions among first responders, this bill ensures they receive the healthcare support they deserve for the risks they face in service to their communities.
- 4. Reduces Long-Term Healthcare Costs Investing in preventive screenings reduces overall healthcare expenditures by catching diseases at earlier, more treatable stages, preventing costly long-term treatments and lost productivity due to severe illness.

The Maine Chiefs of Police Association believes that providing this essential healthcare coverage is not only a matter of public safety but also a fundamental issue of fairness. The men and women who dedicate their lives to protecting our communities should not have to bear the financial burden of necessary medical screenings tied directly to their service.

For these reasons, the Maine Chiefs of Police Association supports the passage of LD 784. We respectfully ask members of the Committee to vote Ought to Pass.