

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

LD 444

"An Act to Designate 1st Responders & Other Public Safety Professionals as a Special Risk Population for the Purposes of Improving Insurance Coverage for the Effects of Trauma"

Tuesday, January 23rd, 2024

Senator Bailey & Representative Perry and distinguished members of Joint Standing Committee on Health Coverage, Insurance & Financial Services. Good afternoon and thank you for the opportunity to appear before this committee today in support of LD 444 "An Act to Designate First Responders & Other Public Safety Professionals as a Special Risk Population for the Purposes of Improving Insurance Coverage for the Effects of Trauma".

My name is Michael Scott, and I am the President of the Professional Fire Fighters of Maine. I am here today representing the views of our Executive Board and over 1,200 Professional Firefighters, Paramedics, EMTs & Dispatchers.

PFFMaine has been actively involved in improving the health & safety of firefighters for more than 75 years. This is a critical activity for a workforce in which fatalities and early retirement due to work related disease occur regularly. The passage of LD 444 will help identify job related illnesses like cancer, so our First Responders will be able to get diagnosed and treated earlier in hopes of being able to return to work. Early detection of cancer will also reduce the overall cost of healthcare because less invasive treatment will be required.

At this point, I would like to review certain details that will support our position on LD 444 in hopes of getting your support for this long overdue legislation. They are as follows:

1. LD 444 will continue to recognize and designate first responders as a high-risk population and acknowledges the unique dangers and trauma they face in their line of duty. Firefighters and other First Responders regularly encounter life-threatening situations, witness traumatic events, and suffer physical and emotional strains. By recognizing their high-risk status, LD 444 aims to ensure appropriate insurance coverage

for the effects of exposures to cancer causing chemicals and workplace trauma they may experience.

- 2. LD 444 if passed will improve insurance coverage for the effects of work related illness, especially those covered by the presumptive coverage we already have for heart/lung, cancers and behavioral health trauma faced by first responders. This can include coverage for medical expenses related to physical injuries, mental health support, and specialized treatments for conditions such as PTSD or other work-related ailments. Enhanced insurance coverage provides necessary support to firefighters, helping them cope with and recover from the emotional and physical burdens they bear.
- 3. Firefighters face a much higher risk of developing cancer compared to the general population due to their exposure to hazardous substances and carcinogens in the line of duty. These substances include asbestos, benzene, formaldehyde, and polychlorinated biphenyls (PCBs) found in burning buildings, smoke, and other firefighting materials. Providing cancer screenings ensures early detection and treatment, potentially saving lives and improving the overall health of firefighters.
- 4. Prevention is KEY... Cancer screenings help in the early detection of cancer, allowing for timely and more effective treatment. Regular screenings can help identify cancer at earlier stages when it is easier to treat and has a higher chance of successful outcomes. By covering these screenings, firefighters' healthcare aims to proactively prevent and detect cancer early on, resulting in better health outcomes and reduced healthcare costs in the long run. Current law requires First Responders to have a baseline cancer screening to be covered by the presumptive. However, the First Responders' Primary Care Physicians will not schedule the screening because the firefighter does not present with any cancer related symptoms. And for those PCPs that do the screenings for our First Responders, more times than not, the insurance companies deny the coverage and refuse to pay the costs associated with the screening.
- 5. Under current Maine Law, Cancer is considered a work-related illness for firefighters, similar to other work-related injuries or illnesses. Many other states recognize this as well and have enacted legislation to provide healthcare screening and coverage specifically for firefighters suffering from cancer. As firefighters put their lives at risk to protect the community, it is appropriate for their healthcare to cover these screenings to ensure their well-being and provide support when they develop occupational illnesses.
- 6. Healthier firefighters result in safer communities. If firefighters' health deteriorates due to undetected cancer, it can impact their ability to perform their duties effectively and put their own lives, as well as the lives of others, at risk. Regular cancer screenings help maintain the overall fitness and well-being of firefighters, ensuring they can continue serving the public by responding to emergencies and protecting lives and property.
- 7. Providing cancer screenings as part of firefighters' healthcare coverage can also contribute to their psychological well-being. Knowing that they have access to early detection and preventive measures can reduce anxiety and stress associated with the high

prevalence of cancer in the firefighting profession. It demonstrates support and care from their employers and society, which can positively impact their mental health and job satisfaction.

Overall, covering cancer screenings for firefighters is a crucial investment in their health, safety, and well-being. It acknowledges the unique risks they face and affirms their valuable contribution to society and can potentially save lives by catching cancer at its early stages.

Recognizing and providing improved insurance coverage and support for work related illnesses can positively impact firefighter recruitment and retention. Knowing that their sacrifices and traumatic experiences will be acknowledged and supported by the legislature can attract and motivate individuals to pursue firefighting careers. It can also enhance job satisfaction, reduce stress levels, and improve mental and physical fitness among current firefighters, leading to a more resilient and robust firefighting force in Maine.

By designating first responders as a high-risk population, LD 444 helps to combat the stigma associated with mental health issues. Many firefighters hesitate to seek help due to the fear of being stigmatized or perceived as weak. This bill highlights the importance of acknowledging and addressing these mental health challenges, encouraging open discussions, and fostering a culture of support within the profession.

In summary, supporting the passage of LD 444 benefits all of Maine's firefighters and other 1st Responders by recognizing their elevated risk, improving insurance coverage, addressing mental health challenges, enhancing recruitment and retention efforts, and combating stigmas associated with seeking help.

On behalf of the Professional Fire Fighters of Maine and the Members we represent, we are asking for your support of LD 444 and voting this legislation out of this committee with an ought to pass.

If you have any questions, need additional information and/or see the need to discuss further, please feel free to reach out to my office anytime.

Thank you,

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