



Ronnie Green
4th District Vice President
Professional Fire Fighters of Maine
226 Ridge Road
Plymouth, Maine 04969
RonGreen@pffmaine.org
[207] 944-5366

LD 848 "An Act Regarding the Retired County and Municipal Law Enforcement Officers and Municipal Firefighters Health Insurance Program"

March 18, 2025

Senator Tipping, Representative Roeder, and Members of the Labor Committee. My name is Ronnie Green, and I reside in the town of Plymouth. I have worked closely with this program since it was introduced to the 122nd Maine Legislature, and I have been a member of the Advisory Committee that oversees the program since it was established by the 129th Legislature.

I am here today to speak in opposition of: LD 848 *"An Act Regarding the Retired County and Municipal Law Enforcement Officers and Municipal Firefighters Health Insurance Program"*

The program started in January of 2007. It provided a 45% subsidy towards health insurance to bridge the gap from retirement to Medicare age (65) and then it would terminate, and unlike any other program, people paid into it while they were employed. As with many bills, the original language was amended and added to. The major concern of both legislative bodies was that people were going to get a free ride. Three things were addressed in the final days and they were:

1. People needed to be at least 50 years old before they could collect the subsidy.
2. People were required to opt in or out in the first 60 days of employment due to a concern that people would wait until they were nearing retirement then jump in and not pay their fair share.
3. Current retirees and soon to be retired at that time were required to pay a minimum of five years of contributions based on their Average Final Compensation at retirement which amounted to \$4000 to \$8000 at the time.

After a few years of operating the program and figuring out the quirks and bugs legislation was introduced to the 129th to address those issues. I have attached a copy of my testimony from then which clearly outlines what was addressed and why. As this bill requires today, there was an open enrollment at that time, the difference being that people were required to pay back ALL contributions to the program from their date of hire at a rate of 3% of their gross wages which made up for the money that was not available for operations and investing. An open enrollment today without the requirement to pay back contributions would have an adverse effect on the program and its funds. Everyone to date has paid their fair share from their date of hire. The program does currently allow for a one-time open enrollment up to five years from the date of hire with a pay back of 2% of annual gross wages, again to protect the fund from someone that had not been investing all along. There has been NO free rides to date.

(over)

The request for electronic briefings every two months is a little vague. State Employee Health & Benefits might be able to answer this better, but I would assume it would create a lot more work that could require more staff resulting in a large fiscal note. Another change in the 129th was to make it mandatory that municipalities and counties offer the program to new hires and they would be required to document an opt-in or opt-out at that time.

This just seems like this bill is taking away the responsibility of the employers and putting it on the state. Employers must offer and explain retirement options, health insurance options, and other benefits and requirements, this should be included as well. I will say that State Employee Health & Benefits has done an incredible job getting the info out to the employers and assisting both them and the employee whenever they call. There needs to be some responsibility on the employer.

I urge you vote ought not to pass.

Thank You for your time and I will be happy to answer any questions.

Ronnie Green



PROFESSIONAL FIRE FIGHTERS OF MAINE

Ronnie Green
4th District Vice President
Professional Fire Fighters of Maine
226 Ridge Road
Plymouth, Maine 04969
RonGreen@pffmaine.org
[207] 944-5366

Testimony In Support Of LD 1674 "An Act To Enhance the Retired County and Municipal Law Enforcement Officers and Municipal Firefighters Health Insurance Program" **May 8, 2019**

Senator Bellows, Representative Sylvester, and Members of the Labor and Housing Committee.
My name is Ronnie Green and I reside in the town of Plymouth.

I retired from active duty as a Firefighter/EMT after 33 years of service. I am currently a District Vice President with the Professional Fire Fighters of Maine representing approximately 1000 full time, career Firefighters, EMT's Paramedics, Inspectors, Dispatchers, and Mechanics across the State of Maine who belong to the International Association of Fire Fighters.

I am here today to speak in support of LD 1674 "*An Act To Enhance the Retired County and Municipal Law Enforcement Officers and Municipal Firefighters Health Insurance Program*"

Early in the first session of the 122nd Maine Legislature a bill well known as LD 1021 "An Act To Implement Task Force Recommendations Relating to Parity and Portability of Benefits for Law Enforcement Officers and Firefighters" was brought before the Labor Committee by Representative Bob Duplessie, a retired Portland Firefighter. The bill required a 100% subsidy towards a retired FF/LEO healthcare coverage through the State Employees Health Benefits Plan. The bill got a Public Hearing early in the 1st session where it was met with tremendous opposition. The bill was carried over to the 2nd session where it was worked, reworked, amended several times, had several votes in both bodies, and was eventually passed into law and signed by the Governor in the last few days of the session. If you ask some of the veteran legislators and staff, they will tell you stories of having 20 to 40 firefighters and police officers in the halls day after day.

The PFFM alongside MAP (Maine Association of Police) led the charge to pass the program into law and have worked closely with State Employee Health & Benefits since the beginning trying to identify issues within the program and what we need to do to make it work more efficiently.

- We learned that some employers were not even making new employees aware of the program and therefore they missed the opportunity to participate within the 60 day window. New employees will be notified of the program and their choice to join or not will be documented similar to the what Maine Public Employees Retirement System (MPERS) does.

- We also learned that several new employees that did not join in the first 60 days of employment later regretted that decision but had no way of getting in. LD 1674 will allow new employees up to 5 years to get in and will require them to pay in back contributions which will keep the program whole and financially stable.
- It increases the subsidy from 45% to 55%. The program is sound at this point, it is growing every year, and especially with responsible investing it will support a small increase in subsidy pay outs.
- When the law was put into place in the 122nd Legislature it was the intent that employees that did NOT have access to employer sponsored retiree health insurance would be allowed to join the plan offered to state employees. At that time the City of Portland was the only employer that we could identify that did not offer access to health insurance to retirees. Somewhere over the past few years the law which was not clear was interpreted that ONLY Portland retirees could enter the state plan. LD 1674 will allow access to employees that have no access to insurance into the state plan.
- We also learned that some employers stopped offering access to health insurance to retiree's and that the program administrator chose to refund employees the amount they had contributed over the years instead of allowing access into the state plan. We feel this in violation of the current statute as it reads: "The fund is a pooled account. Individual law enforcement officers and firefighters do not have a right to money deposited in the fund except to the extent premium subsidies are available to program enrollees".
- LD 1674 also allows offers options and portability into other health insurance plans such as a spouses or new employers plan upon retirement and no longer requires the retiree to stay on the employer's plan in order to receive the subsidy.
- It addresses times where an employee may not be receiving pay directly from the employer such as being paid by a Workers Comp insurance carrier or unpaid leave of absence, the employee would still be responsible for contributions into the program.
- It also gives a pass if you will or a payment holiday to those serving in the military on an active duty deployment so they will not be responsible for their contributions while not receiving pay from their employer.
- We also learned that there were a few people that had retired and were rehired by the same employer but were no longer paying into the program. LD 1674 will require the employee to continue contributions into the plan until such time they are eligible for coverage under the program.
- LD 1674 removes old language from the statute around only paying 60 months of contributions. That language was intended for current and soon to be retired employees when the law was originally passed and should have included a sunset after the first 5 years.
- When the current law (formerly known as LD 1021) was passed people were skeptical it would ever work, and some just didn't understand or were not offered it. Those employees never had another chance to get into the program. LD 1674 will offer an open enrollment period where those employees would have the opportunity to enter the program as long as they pay all contributions in that they should have along with a small increase to cover what the program lost not having that money all along.
- One of the big things we have found since the inception of the program several years ago is that people have come and gone in the department that oversees the program and people have made decisions about the program and its funds that had no idea what the original intent of the program was. In some cases, it was left to one person's discretion as how-to best handle a given situation that might involve thousands of fund dollars or someone's continued participation in the program. LD 1674 puts together an Advisory

Committee that will oversee the program and will be able to assist in dealing with the individual issues that come up from time to time.

The program has been up and running for several years now. It is financially stable and most importantly it has done what it was intended to do which is give a little bit of help to law enforcement officers and firefighters with health insurance in retirement so they are not stuck working well beyond their retirement age just so they would have health insurance.

I urge you to support these additions and changes and vote Ought To Pass on LD 1674.

Thank You for your time and I will be happy to answer any questions.

Ronnie Green