



STATE OF MAINE
DEPARTMENT OF ADMINISTRATIVE & FINANCIAL SERVICES
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SERVING THE PUBLIC AND DELIVERING ESSENTIAL SERVICES TO STATE GOVERNMENT

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*Testimony of Anya Trundy, Deputy Commissioner
Department of Administrative and Financial Services
Testifying in Opposition to*

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

Senator Tipping, Representative Roeder, and members of the Joint Standing Committee on Labor: I am Anya Trundy, a Deputy Commissioner for the Department of Administrative and Financial Services, and I am submitting written testimony, on behalf of the Department, in opposition to the LD 848 as drafted, given the administrative burden it would impose upon the Office of Employee Health, Wellness and Workers Compensation.

This bill makes two changes to the language of [Title 5, Section 286-M](#), which concerns the Retired County and Municipal Law Enforcement Officers and Municipal Firefighters Health Insurance Program ("The Program"). For context, this Program was instituted to bridge a gap in health care coverage for county and municipal law enforcement and firefighters who are eligible for early service based retirement, but aren't State employees and thus would not otherwise be covered by the State Employee Health Plan until they reach age 65 and are eligible for Medicare. Currently, there are 139 retirees and 747 active employees enrolled in the program, though eligibility encompasses considerably more.

Firstly, the bill would require the Department of Administrative and Financial Services, Bureau of Human Resources, Office of Employee Health, Wellness, and Workers Compensation (OEHWWC) to provide bimonthly electronic briefings to newly hired county or municipal law enforcement officers or municipal firefighters who are eligible to enroll in the program. We assume that this requirement is to ensure that new employees are made aware of the program's benefits and to encourage enrollment more regularly.

The Departments' opposition to the bill as written is chiefly rooted in concerns related to increasing the frequency of briefings. Requiring OEHWWC to provide electronic briefings 6 times a year to newly hired, eligible persons would create an undue administrative burden on OEHWWC staff, who are already operating at or above capacity. Alternatively, OEHWWC's public website has an entire section devoted to the Retired Fire Fighter & Law Enforcement

Officer Program, which already provides access to all information and forms necessary for enrollment.

A possible solution may be utilizing the already-in-place [FF-LEO Advisory Council](#), which holds public meetings quarterly. This council already provides municipalities with a format through which to request training, and allows the briefing frequency to more accurately reflect necessity based on current enrollment and interest in the Program. Additionally, as the Program was designed to serve county and municipal employees and retirees, it follows that county and municipal hiring and human resources teams should be responsible and accountable for maintaining their own knowledge of the program, and serve as a resource to their employees.

The second part of the bill provides for an additional enrollment window for persons who previously elected not to enroll in the Program; this window extends from October 1, 2025 to November 30, 2025. Currently, employees have a fixed window based on their effective start date to enroll in the program- within 60 days if the employee started before October 1, 2019, and within 5 years if they started on or after that date.

This additional window would encompass both categories of employees. The Department does not have any issues with granting another opportunity for enrollment, although we would like to identify that the retroactive contributions outlined in subsection 5D of the statute would likely still be a determining factor for many persons considering enrollment who previously had forgone it. Employees who do not enroll within 60-days of their effective date of hire are required to contribute 2% of their gross wages earned since their date of hire up to the date of enrollment; the longer a given employee has been employed, the greater the total contribution they would have to come up with to enroll.

An additional enrollment window would place some administrative burden on OEHWWC, however this would be manageable given the fixed window outlined in the bill's language. It is worth mentioning that there have been special enrollment periods provided to eligible persons in similar programs in the past; these have likewise produced low yields.

I am happy to provide any additional information required for the work session.

Commented [JM1]: Do we need to expand on the contribution breakdown?