



**Testimony of
Michael J. Crouse, President
Professional Fire Fighters of Maine**

**LD 1152 An Act to Make Long-term Disability Insurance Coverage
Available to Public Employees”**

Chairman Tipping, Representative Roeder and distinguished members of the Committee on the Labor & Housing. Good afternoon and thank you for the opportunity to appear before this committee today in support of LD 1152, “An Act to Make Long-term Disability Insurance Coverage Available to Public Employees” which is something that is long overdue.

My name is Michael Crouse 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 1,000 Professional Firefighters, Paramedics, EMTs & Dispatchers, including our 100 Public Sector women Firefighters/EMTS/Paramedics.

The process of obtaining MainePERS disability coverage is not simple nor is it swift. When an employee applies for disability, they are likely no longer working and it is probable they have limited or no income, for some they have lost their employer provided medical insurance and others have already been terminated from employment.

The MainePERS disability applicant will also learn that approval or denial is an unknown time away, dependent on factors they have no control over. As of 2022 there are 600 employers participating in MainePERS, with approximately 52,700 active members. In calendar year 2022 only 71 members were approved to start receiving a disability retirement with an average processing time of four months for those approved and fifteen months for those denied.

MainePERS has improved their process but despite the changes that have been instituted the time factors are still too long for most Maine families to financially survive. The provision of disability coverage provided by LD 1152 is a safety net for these families.

As representatives for the Professional Firefighters of Maine, we have witnessed too many of our first responders who unfortunately see their career ended by disease, physical or mental injuries.

A firefighter who is losing his or her career deserves a fighting chance to maintain a roof over their family's head, disability coverage can provide them a fighting chance. When you are losing your career and are facing an uncertain future lack of any income can certainly be the final straw for those who struggle with the acceptance of their fate.

Mr. Chairman, these are the facts, and they are undisputable and hopefully will be helpful as you and the Committee continue your work on LD 1152.

On behalf of all Maine's Public Sector 1st Responders and all Public Sector employees, we urge your support of and vote for the passage of LD 1152. Your support would be greatly appreciated.

Respectfully Submitted on this day, Tuesday, April 4th, 2023.

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LD 1152
See attached file.