

Putting Our First Responders First: A Call for Health Insurance in Retirement for Palm Beach Gardens Fire Rescue

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Firefighter and paramedic services have high rates of occupational exposure to not only physically harmful substances and situations, but also potential psychologically traumatic situations. As imagined, medical and mental health conditions occur at a high rate among these professions. A large-scale study determined that the average prevalence of depression among firefighters is 18.7%, which suggests a degree of distress higher than the general population.¹ Emergency responders have also been reported to be among the highest risk for burnout and death by suicide,^{2,4} further supporting the physical and mental exhaustion this group faces. Alarming, paramedics are suggested to be less empathetic towards the struggles they face themselves,⁵ which could potentially explain the increased depression and suicide rates. Medically, firefighters and paramedics are at an increased risk for various forms of cancer, such as bladder, thyroid, pleura,⁶ malignant melanoma,^{6,7} brain, stomach, multiple myeloma, non-Hodgkin lymphoma,⁸ colon, rectum, prostate, and testis.^{6,8}

From 1950 to 2009, in the cities of San Francisco, Chicago, and Philadelphia the incidence of occurrence of cancer in career firefighters was reported to be nearly 30,000.⁷ Of the cancer incidences noted, increased mortality has been reported in lung cancer, leukemia,⁹ rectal cancer, and Non-Hodgkin's lymphoma.⁵ Despite these statistics, it wasn't until 2019 when the CS/CS/SB 426 – Firefighters bill was passed. This bill grants firefighters who are diagnosed with certain cancers the eligibility to receive certain disability or death benefits. Before this bill, sick days had to be used for the treatment of the very cancers that were linked to their occupation.

The brave men and women who are ready and willing to save us every day, without a doubt require saving themselves. My (Joseph Varney) time getting to know the five red (fire) and blue (rescue) teams of the Palm Beach Gardens Fire Rescue (PBGFR) has truly opened my eyes to not only the meaning of family but also the huge healthcare disparities that this department faces once retired. Upon meeting the firefighter paramedics, I was not met with the standard handshake. Rather, I was embraced tightly and told "Welcome to the family", which for someone with almost no family to speak of, these words meant more than they could ever know. Yet after serving to protect their community from inclement weather (i.e., hurricanes) to deadly pandemics (i.e., COVID-19), our firefighters and paramedics at PBGFR are left to retire without health insurance, forcing many to find second careers to ensure that the medical needs of themselves and their families are met. This led to the creation of organizations such as Firefighters to the Rescue to help offset the cost of fellow first responders and their medical bills. I ask you, with the increased risk of medical and mental health problems

faced by first responders, how could we possibly abandon this group upon retirement?

The incredibly selfless moving stories of the PBGFR crew changed my understanding of what it meant to truly give back to the community. A soon-to-be retired firefighter paramedic at one of the stations expressed his fear of health insurance costs and the burden it would put on his family. In fact, he was so worried about it that he was planning to move to Sweden to ensure that he and his family would have the proper insurance. Upon hearing this I felt a sickness in my stomach. I had no idea that some firefighter paramedics did not receive health insurance pro-bono, for all they have done to protect us day in and day out. I was lucky enough to have been able to speak with one of the female firefighter paramedics at the station to better understand what the job entailed. Some of the quotes from a Lieutenant and a Firefighter at Palm Beach Gardens Fire Rescue were:

"For over a decade now, on every third day I put on my uniform and report to shift after juggling who will be caring for my child for the ensuing entire 24-hour shift. My 'Game Face' is always washed, dried, and pressed without a crease, ready to hide all the stresses in my own life while I ensure that everyone else is okay. For those 24 hours, people rely on this collection of brothers and sisters to put them first through their emergencies, no matter the risk of self-harm. Sometimes it is as simple as being a hand to hold or giving a hug to let someone know that they are not alone. That 'It will all be okay because I'm here for you, to see this through.' No matter what the call type, I love my job, I really do. Despite being over 40 and living in a dorm setting every third day away from my family, I couldn't imagine myself doing anything other than serving the good people of Palm Beach Gardens. My people"-

Lieutenant

"My gut said 'don't go in that house' but being the new guy, I kept my mouth shut, which to this day is my biggest regret to this day. It got really hot out of nowhere and visibility went to pitch black instantly. Once this happened the two guys I was with disappeared and I found myself upstairs in an open area with no idea where the stairs or my 'partners' were. After accepting my fate, the pain went away, and I felt numb. I thought of everything possible from as early as I could remember as a kid up until the minute I walked into that house. In hindsight, I'd have rather gotten fired from the department, than having burned over 50 percent of my body. On my bad days, I remember

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how bad it was to have been left in those flames and it reminds me of what it's all for. Doing my part to make sure that doesn't happen to anybody else. Not on my watch."

Firefighter

A final heart-wrenching story was that of a young male firefighter who suffered tremendous burns at 22 years of age, only to return to the job six years later. This firefighter paramedic then went on to talk about falling in love with being a firefighter again through meeting the staff at PBGFR. "After the incident, I hated firefighters and considered them all the same. But once I met the staff here, I knew they were different. I knew they had my back. I knew the flames would engulf all of us or none of us at all." This story is only one of many that show the dangers of this job, yet someone must do it. So, let us reward those who do this job, as we do our military, with healthcare benefits upon retirement.

Legislative reforms like the Firefighters bill are a good start, but more needs to be done. Our veterans receive coverage for their service and so should our firefighters and paramedics. Tricare and VA healthcare services¹⁰ could be utilized to provide coverage to the first responders to bridge the gap until they are Medicare eligible. Though not considered active duty, they are uniformed personnel that serve and protect our community. Furthermore, lowering the age of eligibility for Medicare benefits for firefighters and paramedics is another option to explore. The people of PBGFR deserve better and we can do better. As a future physician, I feel obligated to ensure that they receive better care in their retirement, even if that means seeing each one of them and their families free of healthcare charges once I am a licensed physician.

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