

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

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14 his time at AUC, he received multiple awards including being selected for the Tarek Award, which is given out  
15 once a semester to the top tutor who goes above and beyond for their fellow student body, and an award for  
16 Teaching Excellence in a Pandemic for his dedication to the Harvey Lab, teaching murmurs and EKG to fellow  
17 students.

18  
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36  
37 **Discussion Points:**

- 38 1. Firefighter and paramedic services involve high rates of occupational exposure to physically harmful  
39 substances and situations.
- 40 2. Firefighter and paramedic services involve potentially lifelong psychological trauma through occupation  
41 situations.

- 1 3. Occupational experiences leave our firefighters and paramedics with an increased incidence of cancers
- 2 and other lifelong medical illnesses and injuries.
- 3 4. Palm Beach Gardens Fire Rescue firefighters and paramedics once retired are left with potential lifelong
- 4 occupational illnesses and injuries but are not provided insurance free of charge to fill their needs.
- 5 5. Reforms should be put in place to provide health insurance to the firefighters and paramedics of Palm
- 6 Beach Gardens Fire Rescue so that once they retire from servicing the community, they may get their
- 7 healthcare needs met without having to take from their hard-earned retirement.

8  
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## 1 THE LETTER

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

13  
14 From 1950 to 2009, in the cities of San Francisco, Chicago, and Philadelphia the incidence of occurrence of  
15 cancer in career firefighters was reported to be nearly 30,000.<sup>7</sup> Of the cancer incidences noted, increased  
16 mortality has been reported in lung cancer, leukemia,<sup>9</sup> rectal cancer, and Non-Hodgkin's lymphoma.<sup>5</sup> Despite  
17 these statistics, it wasn't until 2019 when the CS/CS/SB 426 — Firefighters bill was passed. This bill grants  
18 firefighters who are diagnosed with certain cancers the eligibility to receive certain disability or death benefits.  
19 Before this bill, sick days had to be used for the treatment of the very cancers that were linked to their occupation.  
20 The brave men and women who are ready and willing to save us every day, without a doubt require saving  
21 themselves. My (Joseph Varney) time getting to know the five red (fire) and blue (rescue) teams of the Palm  
22 Beach Gardens Fire Rescue (PBGFR) has truly opened my eyes to not only the meaning of family but also the  
23 huge healthcare disparities that this department faces once retired. Upon meeting the firefighter paramedics, I  
24 was not met with the standard handshake. Rather, I was embraced tightly and told "Welcome to the family",  
25 which for someone with almost no family to speak of, these words meant more than they could ever know. Yet  
26 after serving to protect their community from inclement weather (e.g. hurricanes) to deadly pandemics (e.g.  
27 COVID-19), our firefighters and paramedics at PBGFR are left to retire without health insurance, forcing many  
28 to find second careers to ensure that the medical needs of themselves and their families are met. This led to  
29 the creation of organizations such as Firefighters to the Rescue to help offset the cost of fellow first responders  
30 and their medical bills. I ask you, with the increased risk of medical and mental health problems faced by first  
31 responders, how could we possibly abandon this group upon retirement?

32  
33 The incredibly selfless moving stories of the PBGFR crew changed my understanding of what it meant to truly  
34 give back to the community. A soon-to-be retired firefighter paramedic at one of the stations expressed his fear  
35 of health insurance costs and the burden it would put on his family. In fact, he was so worried about it that he  
36 was planning to move to Sweden to ensure that he and his family would have the proper insurance. Upon  
37 hearing this I felt a sickness in my stomach. I had no idea that some firefighter paramedics did not receive health  
38 insurance pro-bono, for all they have done to protect us day in and day out. I was lucky enough to have been  
39 able to speak with one of the female firefighter paramedics at the station to better understand what the job  
40 entailed (Figure 1).

1 A final heart-wrenching story was that of a young male firefighter who suffered tremendous burns at 22 years  
2 of age, only to return to the job six years later (Figure 1). This firefighter paramedic then went on to talk about  
3 falling in love with being a firefighter again through meeting the staff at PBGFR. “After the incident, I hated  
4 firefighters and considered them all the same. But once I met the staff here, I knew they were different. I knew  
5 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  
6 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  
7 military, with healthcare benefits upon retirement.  
8

9 Legislative reforms like the Firefighters bill are a good start, but more needs to be done. Our veterans receive  
10 coverage for their service and so should our firefighters and paramedics. Tricare and VA healthcare services<sup>10</sup>  
11 could be utilized to provide coverage to the first responders to bridge the gap until they are Medicare eligible.  
12 Though not considered active duty, they are uniformed personnel that serve and protect our community.  
13 Furthermore, lowering the age of eligibility for Medicare benefits for firefighters and paramedics is another option  
14 to explore. The people of PBGFR deserve better and we can do better. As a future physician, I feel obligated to  
15 ensure that they receive better care in their retirement, even if that means seeing each one of them and their  
16 families free of healthcare charges once I am a licensed physician.  
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1 **FIGURES AND TABLES.**

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3 **Figure 1.** Quotes from a Lieutenant and Firefighter at Palm Beach Gardens Fire Rescue

4

*“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 aren’t 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 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*

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Accepted,