

TO: Committee on Financial Institutions and Insurance
FROM: IAFF Local 135 (Wichita Firefighters Union)
SUBJECT: SB 250: Firefighters Health Insurance Bill
DATE: January 19, 2012

I would like to thank the committee for giving me the privilege of coming before you today and speaking in reference to Senate Bill 250 the Firefighters Health Insurance Bill. I would like to especially thank Senators Faust-Goudeau, Kelsey, and Schmidt for sponsoring this bill. On behalf of IAFF Local 135 (Wichita Firefighters), I would like to issue Local 135's endorsement and request the committee's support for Senate Bill 250.

This is a unique bill in that it is my hope that it is never utilized as it deals directly with firefighters that die in the line of duty. Currently, as part of a benefits package most cities offer a cost sharing program to purchase health insurance for employees either a single plan or a family plan. This bill would only affect those firefighters that die in the line of duty and at the time of their death are enrolled in a family plan health insurance program. For example, in the City of Wichita, firefighters that choose to purchase health insurance through the City have a cost sharing of 20% paid by the firefighter and 80% paid by the City of Wichita. However, upon the death of a firefighter that firefighter is no longer an employee of the city due to their death, and the option to continue health insurance for those family members covered prior to the death of their loved one goes to 100% to be paid by the family. The cost sharing program is no longer available.

Unfortunately, this occurred in Wichita on January 2, 2010. On December 13, 2009 Captain Urban Eck sustained an injury to his heart while fighting a 2 alarm apartment fire which eventually led to a chain of events that resulted in his death on January 2, 2010. Urban was 51 years old, a 27 year veteran of the Wichita Fire Department, a father of eight, and enrolled in the family plan health insurance program. At the time of his death three of Urban's children and his spouse were covered under the family plan with the youngest being a 7 year old daughter. In real numbers prior to Urban's death he purchased health insurance for his family for approximately \$3400 per year. After his death to retain health insurance coverage for his family Urban's spouse, Lori, since February 2010 has continued to purchase health insurance through the city of Wichita for Urban's family at the cost of approximately \$17,000 per year.

After the initial shock and grieving subsided from Urban's death the focus moved towards assisting the Eck family for their future needs. While Urban had life insurance and death benefits are available neither will likely result in the Eck family maintaining the same financial stability as if Urban had not died. With the death of Urban, as with any untimely death, every dollar and every cent is going to be needed to sustain his family, especially a family with young children. The intent of this bill is to allow families that suffer the tragic loss of a loved one dying in the Line of Duty the ability to continue purchasing affordable health insurance for a period of time. This will serve as an opportunity for a family to take a breath, assist with recovery and get back to a life without the undue financial burden of purchasing health insurance at full cost.

Rocky Bungegner