

MEMORANDUM

To: Senate Financial Institutions and Insurance

From: Ryan Trader, Olathe Fire Department – Firefighter/Paramedic

Date: March 12, 2020

Subject: House Bill 2452

My testimony for you today is to offer a perspective both as a KP&F member and a Trustee on the Board for KPERS. I am a third-generation firefighter. My grandfather and father both worked for the Kansas City Fire Department on the Missouri side. My brother works as a firefighter in Kansas City, Kansas and I serve with the City of Olathe. My grandfather passed away shortly after retiring following a heart attack suffered on the scene of a fire. I am sure if he was here today, as I am also sure if you put any four firefighters from different departments in a room together, there would be little to no agreement on any topic.

I think the one thing, we could all agree on is that the fire service today is not what it was even 10 years ago. It isn't that the duties of the job that have changed but that we know more about the dangers and the environment. I believe the same sentiment to be true for the police force. For this testimony though, I am going to focus on one possible service-connected disability, firefighter cancer. Before I elaborate on this point, I want to quickly visit the demographic that this bill will benefit.

The bill was created for a specific and rare group of KP&F members who die from service-connected disabilities. As of today, all disabled KP&F members are treated the same, whether that disability is the results of the job or something occurring off the job. When a member is placed on medical disability for a service-connected illness or injury and then passes away, their beneficiary will receive 25% of the final average salary as an annual benefit. Contrast this to a member who dies on-scene or shortly following is entitled to a Line of Duty Death benefit or 50% their final average salary paid to their beneficiaries. In summary, this bill will be used for a group of KP&F Members who are too young to qualify for retirement but have died from an injury or illness caused by their occupation (and who have gone on disability). I want you to understand that the sacrifice of a police officer or firefighter that dies on-scene is the same as one who dies from a prolonged fight against their service-connected disability. That is why I urge you today to consider this bill and treat these members as a Line of Duty Death and in doing so give their families the same benefits.

What have we learned about firefighter cancer? Truly research and data collection have just begun, it will take years to understand the data correlation. The key is that the data

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correlation between firefighters and cancer is so strong that it is undeniable. Of the Line of Duty Deaths since 2002, 60% have been to cancer. An average American has a 40% chance of being diagnosed with cancer whereas a firefighter has a 60% chance of dying from cancer. We are beginning to recognize that young firefighters are dying from cancer that is job related and not just random as previously believed. To the point of the bill, a 39-year-old fire fighter, not of retirement age, with a wife and three kids died this past year after a battle to service-related cancer. The recent discovery of firefighter related cancer is just one example of a cause of service-connected disability death that is currently being overlooked by our statutes. HB 2452 was created to protect the families of firefighters and police officers who have been unrecognized under the current structure and rightfully deserved full Line of Duty benefits.

One thing that I have learned from my time as a board member at KPERS is that you don't discuss change, without talking about the costs and UAL. Director Conroy has laid out the impact of HB 2452 on the \$20 billion dollar pension system. I want to quickly mention the other costs. A well-paid firefighter with around 15 years of experience in the state of Kansas earns around \$60,000. If that same firefighter dies of a service-connected disability today, his beneficiary will receive an annual lifetime benefit of \$15,000. With the passing of HB 2452, that benefit would increase to \$30,000. A minimal cost to the larger system is an incredible impact to a family that just lost a loved one. Being fiduciarly responsible for KPERS, I find HB 2452 to be have an agreeable cost against the benefit.

When I left a nice temperature-controlled office job as an engineer for firefighting, I had no concept to the unknown consequences of the fire service. I fully accepted the risk of sacrificing my life for another in a house fire. I didn't know about the increased rates in cancer, PTSD and cardiovascular death. As I learned about these risks, my perspective changed. I now fully accept both the risk of sacrificing my life in a house fire and the risks of running hundreds of calls per year that could lead to a disability eventually take my life. I am not unique, every firefighter and police officer in Kansas have also made this commitment. I again urge you to change your perspective on the definition of a Line of Duty Death and use HB 2452 to create the correct benefit structure.