



State Representative Rick Carfagna
Sponsor Testimony – House Bill 184
Senate Insurance Committee
September 15, 2021

Chairman Hackett, Vice-Chair Romanchuk, Ranking Member Craig, and members of the Senate Insurance Committee, thank you for the opportunity to offer testimony on House Bill 184, which is an administrative change to the Ohio Police & Fire Pension Fund’s disability procedures. HB 184 provides broader options to assist police and firefighters who face a medical condition impacting their ability to serve. Returning members of this legislature may recall the former iteration of this bill, House Bill 542, which was amended into Senate Bill 277 back on December 1, 2020 and then passed unanimously by the House Financial Institutions committee. This bill again passed unanimously out of committee and the full House of Representative this June.

The Ohio Police & Fire Pension Fund (OP&F) is one of five public retirement systems in Ohio. The Fund is directed by a board of trustees made up of active and retired police and firefighters, as well as investment experts. It is administered by an experienced, executive staff. OP&F serves:

- Full-time police employees from over 900 municipalities employing police and fire personnel.
- Full-time police officers in 524 departments.

- Full-time fire employees from 408 departments.
- Over 29,000 active police and fire members.
- Over 29,000 retirees and beneficiaries.

As of January 1, 2021, the value of the Ohio Police & Fire Pension Fund's total assets was approximately \$17.3 billion. The Fund is a model among retirement systems, and is routinely recognized for excellence including:

- The Government Finance Officers Association of the United States and Canada (GFOA) has awarded a Certificate of Achievement for Excellence in Financial Reporting to OP&F for 30 years for its Comprehensive Annual Financial Report.
- 2019 Distinguished Budget Presentation Award by the Government Finance Officers Association. OP&F has received the award each year since 2002.
- Public Pension Standards Award to OP&F by the Public Pension Coordinating Council (PPCC). Received in 2019 and every year since 2009.

Under Ohio Revised Code 742.38, Fund members are directed to receive physical examinations from a physician in order to determine disability benefits. House Bill 184 proposes to broaden this language to include qualified, licensed health care professionals in addition to physicians.

There are two main reasons for this necessary, administrative change. First, there is a shortage of physicians in Ohio and elsewhere. According to the Association of American Medical Colleges and the U.S. Department of Health and Human Services, the shortage is only going to become more acute. Even before the COVID-19 epidemic, Ohio's shortage was projected to grow to more than 1,200 primary care doctors in the next five years. The Ohio Police & Fire Pension Fund already faces challenges in finding independent physicians to conduct physical exams.

In addition to the shortage of doctors, health care practices are changing. This administrative change in the language makes it possible for the Fund to draw upon the modern health care delivery system. Work previously performed primarily by physicians is now done by a range of qualified, licensed, and often specialized health care professionals including Physicians Assistants and Nurse Practitioners who work under the supervision of a physician and are licensed and qualified to conduct exams, order tests, and prescribe medication. This change in language would open the option to utilize them.

Since the onset of the pandemic, telehealth has become more widely used. Patients can now get the care they need while remaining safe at home. In rural areas in particular, telemedicine provides access to specialists at Ohio's premier medical centers, without patients in pain having to travel hours, sometimes across the state, to get access.

Based on the kind of work police officers and firefighters do to serve their communities, approximately half of the disabling injuries are musculoskeletal. These are injuries to joints, tendons, ligaments, nerves, muscles, and structures that support limbs, neck and back. This legislative change would make licensed physical therapists, occupational therapists, and sports medicine specialists an option. Specialists like these may be the best qualified to make a recommendation for these kinds of injuries.

By expanding the requirement from "physician" to include "other health care professionals", the Ohio Police & Fire Pension Fund will have new opportunities for its nearly 60,000 members to seek care. These brave first responders, who put their lives and health on the line every time they don their uniforms, should have access to the most modern and specialized treatments.

Mr. Chairman and members of this committee, thank you for your consideration of HB 184 and I welcome any questions at this time.