



NATIONAL FRATERNAL ORDER OF POLICE®

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PATRICK YOES
NATIONAL PRESIDENT

JIM PASCO
EXECUTIVE DIRECTOR

10 December 2025

The Honorable Ruben M. Gallego
United States Senate
Washington, D.C. 20510

Dear Senator Gallego,

I am writing on behalf of the members of the Fraternal Order of Police to advise you of our support for S. 3221, the "Expanding Health Care Options for First Responders Act."

Due to the physical demands of their profession, law enforcement and other public safety officers often retire earlier than those in other occupations. In fact, many local, State and Federal agencies have mandatory retirement ages for their officers. These retiring officers may lose their employer-provided health insurance upon or shortly after their retirement—a time when they are years away from being eligible for Medicare.

Your legislation remedies this problem by giving law enforcement and other public safety professionals the option to buy into Medicare at the age of 50. The bill would direct the U.S. Secretary of Health and Human Services to establish the premiums based on the risk pool for those public safety officers who opt into the program as a separate population. However, they would remain eligible for tax credits and cost-sharing subsidies to help them purchase insurance. When the officer reaches the age of 65, he or she would seamlessly transition into the traditional Medicare program.

We believe this legislation addresses a very real and critical need for the men and women who served their communities as public safety officers by providing them with a bridge of coverage following their retirement until they reach Medicare eligibility.

On behalf of the more than 382,000 members of the Fraternal Order of Police, I thank you for your leadership on this issue. If I can be of any further assistance, please do not hesitate to contact me or Executive Director Jim Pasco in our Washington, D.C. office.

Sincerely,

Patrick Yoes
National President

cc: Paul Sheldon, President and National Trustee, Arizona State Lodge

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