

SB0374_RichardKaplowitz_FAV
02/05/2025

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TESTIMONY ON SB#0374 - FAVORABLE

**Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage
(James “Jimmy” Malone Act)**

TO: Chair Beidle, Vice Chair Hayes, and members of the Finance Committee

FROM: Richard Keith Kaplowitz

My name is Richard K. Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#0374, **Health Insurance – Cancer Screening for Professional Firefighters – Required Coverage (James “Jimmy” Malone Act)**

Cancer is the most dangerous threat to firefighter health and safety today.

Cancer caused 66 percent of the career firefighter line-of-duty deaths from 2002 to 2019, according to data from the International Association of Fire Fighters (IAFF). Heart disease caused 18 percent of career LODDs for the same period.

Cancer caused 70 percent of the line-of-duty deaths for career refighters in 2016.

Firefighters have a 9 percent higher risk of being diagnosed with cancer and a 14 percent higher risk of dying from cancer than the general U.S. population, according to research by the CDC/National Institute for Occupational Health and Safety (NIOSH). Cancer is the most dangerous threat to firefighter health and safety today. ¹

This bill acknowledges the risks our first responders have to cancer and make coverage of screenings for cancer a benefit without payment by those firefighters.

This bill will require certain health insurers, nonprofit health service plans, and health maintenance organizations to provide coverage without the requirement for copayment, coinsurance, or deductible to professional firefighters for cancer screening in accordance with certain guidelines. It also requires the Secretary of Budget and Management and certain counties and municipalities to ensure that certain employee health benefit plans comply with coverage requirements for professional firefighters.

My daughter-in-law is a Captain in the Montgomery County Fire Department, this issue is personal for me in protecting her health through constant screenings for cancer caused by her occupation.

I respectfully urge this committee to return a favorable report on SB#0374.