

## OAPFF Questions

1. About a decade ago, after visiting with a retired firefighter who shared with me that his health insurance premiums were growing exponentially, I became acutely interested in the OP&F pension system. I've worked in healthcare for over 25 years, and in that time health insurance has trended from some employees paying no monthly premiums for platinum level healthcare plans, to the vast majority of all employees now paying large premiums for less comprehensive coverage. Today, OP&F pre-65 retirees find themselves in the position of having to pay excessive premiums for woefully inadequate, high deductible healthcare plans. These former public servants, people who paid into the system for decades, currently have no health insurance coverage outside of Ohio's borders, which means they cannot travel without significant risk to their financial well-being. In addition, the lion's shares of the pre-65 retirees have lost their doctors in this transition, and some, depending on the county in which they live, have no options at all. While this certainly didn't happen overnight, and while this predicament is not the fault of any one person or board, I believe that change is necessary.
2. My fire department career, which started with Orange Township in 1999, transitioned to the City of Worthington in July of 2000 where I served for more than four years before being hired by the City of Columbus in December of 2004. In 2011, I was promoted to lieutenant, followed by a promotion to captain in 2015, and most recently, in February of 2019, I became a battalion chief. I've had the experience of working for both small and large departments, and I've noticed one commonality shared by almost every firefighter with whom I've had the pleasure of serving... we don't know as much about our pension system as we should, and I would like to help change that.
3. To be frank, healthcare is a disaster, both locally and nationally. As you read above in my answer to question one, the pre-65 retirees are in a desperate situation. These people are stuck in a no man's land where they aren't yet eligible for Medicare, and they no longer qualify to be in a group plan. I believe it is imperative that OP&F work in conjunction with OAPFF in order to create a short-term fix for the pre-65 retirees, i.e., the 'gappers,' and to develop long-range plans for those of us who will retire in the coming years. I have some ideas specific to our immediate problem, and one of them is to explore a potential consortium for police and fire retirees across Ohio who are ensnared in the Aon web of ineptitude. Another thought regarding quick solutions to our immediate problem would be to solicit insurance companies to provide low cost supplemental policies to the pre-65 retirees so that these people at least have the ability to travel with some peace of mind if they so choose. With regard to long-term solutions, I would like to continue the efforts of those currently holding elected positions within OP&F by lobbying

lawmakers in Washington for Medicare at 55 for all police and fire retirees. I won't lie to you here, Medicare at 55 for police and fire retirees is highly unlikely, but we're at a point now where every option, no matter how improbable, must be explored. Another long-term option, and a more viable one, is to establish VEBAs at the local level. A VEBA is a healthcare trust that firefighters would pay into throughout their career, which would be used exclusively to defray healthcare costs in retirement. These are but some of the thoughts I have regarding our healthcare crisis, and I would love the opportunity to discuss them in more detail with anyone who might be interested.

4. Solvency of the pension fund, obviously, is something in which we all have a vested interest. OP&F's fund was never solvent, at least not until pension reform in 2013, and from my perspective, it still isn't solvent. Fifteen billion dollars is simply not enough... we need more money coming into our fund, and contribution balance is a good place to start. For example, the employer pays 24% into the pension for firefighters, but only 19.5% for police officers. This 4.5% disparity between police and fire contribution has resulted in an underfunded pension plan for more than two decades now. In addition, there is an even greater disparity between what the City of Columbus, as an example, pays into the fund, and the amount or percentage that smaller municipalities pay into the fund. It's been years since the municipalities have had an increase in their obligation, which further serves to underfund the pension plan. In my opinion, the pension systems need to leverage state legislators to aid healthcare for retirees, because without leveraging them, and by leaving the lawmakers to their own devices, we end up with the mess in which we are currently mired. To finish this particular answer, let me say that I believe as long as the stabilization fund exists, the politicians will be reluctant to act on this crisis. Long-term investments need to be managed by our fund strategists for greater returns so the pension fund can be truly solvent for 45 years.
5. It is my belief that we need to move toward defined benefit retirement plans as opposed to defined contribution plans. Let me offer a quick statistic to help illustrate my position... defined contribution plans pay 30% less to employees than do defined benefit plans.
6. The disability evaluation process is a necessary and vital part of the board's duties. Having said that, I believe there are a few issues here which would benefit from some fresh perspective. First, it seems that disabled firefighters and police officers need an independent medical exam (IME) to begin the disability application process with OP&F. If one's current physician is not qualified by BWC to assign disability percentages for the disabled firefighter or police officer, then that injured public servant is required to find a doctor who is qualified to assign disability percentages, and to then pay that physician out of his or her own pocket... and these exams are not free. No

**one should have to spend \$400.00 - \$600.00 on his or her own medical exam in order to file for disability with OP&F. Second, and without going into detail, I will add that I believe all physicians who are involved in OP&F's disability process should reside and work in Ohio. All physicians involved in this process should be required to physically examine the applicant, and to explain any deviations in their medical opinions from the opinions of other doctors who have consulted with the applicant in person. This is not currently the practice, at least as I understand it, and I believe in order to assist each and every disability applicant to the very best of our ability, as is the board's obligation, all doctors should be local.**

- 7. I'll be both brief and direct here; complete transparency, financial and otherwise, is the only acceptable position... and this includes the contract with Aon.**
- 8. It is the board's obligation to protect the fund, and to be informed about our investment strategies. It is also the responsibility of the board to correctly fund the pension. Simply put, police officers, by and large, make more money than firefighters and receive a higher benefit, but the employer pays 4.5% less into the fund for police than for fire. This must change.**
- 9. If elected, I pledge to do my very best to secure the fund, and I would like to do that via balancing or increasing the employer contribution as detailed above. In addition, I intend to lobby for earlier Medicare benefits for police and fire retirees, and I will advocate for both immediate and near-term relief for the 'gappers' in the form of supplemental policies to allow for travel outside of Ohio, and for establishing of a statewide healthcare consortium for all retirees caught in Aon's mismanaged transition. Finally, I will firmly encourage the board to enforce Ohio revised code 124.42, which states that no employee shall be eligible to receive an appointment on or after their 41st birthday, and I will propose that any employer who violates this code be mandated to pay a higher contribution percentage into the fund.**
- 10. Yes.**