



PROFESSIONAL FIRE FIGHTERS

O F N E W H A M P S H I R E

House Commerce Committee
1 Granite Place
Concord, NH 03301

RE: Testimony in support of SB 661, relative to pooled risk management programs.

Chairman Hunt and Members of the Committee,

My name is Brian Ryll, and I serve as the President of the Professional Fire Fighters of New Hampshire. The Professional Fire Fighters of New Hampshire is a state association representing 45 local unions and approximately 2,000 active and retired professional fire fighters and paramedics across the Granite State. I am providing testimony in support of Senate Bill 661, relative to strengthening oversight and financial safeguards for pooled risk management programs operating under RSA 5-B.

RSA 5-B allows political subdivisions to collaborate in the development and management of risk management programs, pooling resources for reserves, risks, claims, losses, administrative services, and associated expenses. These programs function as an extension of the political subdivisions they serve and are entrusted with delivering essential benefits, including health coverage, to public employees and retirees.

Recently, our members have experienced significant and material changes to negotiated healthcare benefits as a result of actions taken by pooled risk management providers. These changes have included the removal of medications from prescription formularies, caps on deductible funding, modifications to retiree medical coverage, and the elimination of health and wellness incentive programs. Such reductions undermine collectively negotiated agreements, create labor instability, and shift financial and health burdens onto public safety professionals and the communities they serve.

The legislation before you addresses the underlying structural issues that contribute to these outcomes by strengthening the financial accountability and transparency of pooled risk management programs.

We recognize that this legislation may require municipalities and counties to assume greater awareness of potential financial obligations associated with pooled participation. However, ensuring that programs remain solvent, well-governed, and transparent protects all stakeholders from far more severe disruptions and future liabilities.

Risk pool programs do not have the authority to unilaterally alter negotiated terms and conditions of employment, including healthcare benefits, under RSA 273-A. Strengthening regulatory oversight and financial safeguards through the Secretary of State's office helps prevent circumstances where instability leads to disputes, grievances, or litigation. Ultimately, these reforms promote stability in labor relations and continuity of benefits.

We believe this legislation represents a balanced and necessary step toward ensuring the long-term stability, accountability, and integrity of pooled risk management programs in New Hampshire. By reinforcing solvency standards, governance expectations, and regulatory oversight, the bill protects the public employees who rely on these programs while also safeguarding participating political subdivisions.

On behalf of the Professional Fire Fighters of New Hampshire, I respectfully urge the committee to support this legislation.

Thank you for your time and consideration.

Respectfully,

A handwritten signature in black ink, appearing to read "Brian Ryll". The signature is stylized with a large initial "B" and a long, sweeping underline.

Brian Ryll
President
Professional Fire Fighters of NH