

# COLORADO FIREFIGHTER HEART AND CANCER BENEFITS TRUST



**2024**

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# ABOUT THE TRUST



“The Colorado Firefighter Heart and Cancer Benefits Trust was created to aid the state’s fire professionals and agencies contain the human and financial burdens created by serious health issues by providing mandated cardiac and voluntary cancer benefits to the state’s firefighters. The Trust program was designed with input from the Colorado Professional Fire Fighters, Colorado State Fire Chiefs, the state Division of Insurance, as well as individuals from municipal, county and special district fire agencies.”

# HEART PROGRAM



- In 2014, Governor Hickenlooper signed a bill that created CRS 29-5-302, which requires that fire agencies provide firefighters with coverage for heart and circulatory malfunctions.
- The CFHC Trust's Heart Program enables Colorado's fire departments to meet this requirement and safeguard their firefighters from the human and financial burdens created by cardiac incidents.
- Cardiac Incident includes sudden and serious malfunction of the heart and circulatory system as occurs in a diagnosis of coronary thrombosis, cerebral vascular accident, myocardial infarction, or cardiac arrest.

# HEART PROGRAM



- The CFHC Trust is the only program that goes beyond the requirements of CRS 29-5-302
- Provides financial certainty to the state's fire service professionals
- State funding in partnership with DOLA allows the Trust to provide this coverage at no cost to members
- Coverage offsets out of pocket costs during a health crisis
- Uses a broad definition of stressful or strenuous work event that is more inclusive of a firefighter's activities
- Processes payments within ten days of receipt of all completed required forms
- Benefit levels are based on diagnosis, with 100% of the eligible award granted at diagnosis with additional biweekly payments

# HEART PROGRAM



## Eligibility

In order for an employee to qualify for benefits, the following conditions must be met:

- The employee must be listed on the roster submitted to the Trust
- The department must have paid its coverage contribution
- The employee must have five (5) or more years of continuous fire service with any employer(s) in any of these roles:
  - Firefighters (including career, part-time, and volunteers)
  - Chiefs, captains, and training staff
  - Support staff (administration, outreach personnel, mechanics, etc.)

# HEART PROGRAM



## Benefits

- The financial, physical, and mental stresses brought on by a cardiac incident can be tremendous.
- The CFHC Trust's Heart Program alleviates some of the financial strains on a firefighter's family during that time.
- Depending on the severity, this can mean payments of thousands of dollars over a predetermined period for qualifying job-related cardiac incidents.
- Offers additional coverage to help pay for heart screenings not covered by health insurance. Discovering heart conditions before they become an issue is more valuable than the coverage itself.
- The maximum amount that can be paid to a Firefighter, Part-Time Firefighter, or Volunteer Firefighter as a result of a Heart and Circulatory Malfunction is **\$316,891.00** per individual diagnosis.

# HEART PROGRAM



Employee type	Is coverage required?	Annual Cost	State reimbursement available?
Full-time firefighter	Yes	\$175/person	Yes
Part-time firefighter	No	\$125/person	No
Volunteer firefighter	No	\$125/person	No

# HEART PROGRAM



## Reimbursement Program

- As of July 1, 2014, the Department of Local Affairs (DOLA) is responsible for administering the Firefighter Heart and Circulatory Malfunction Benefits (FCB) Fund.
- DOLA will reimburse qualifying employers for the costs of maintaining insurance coverage or alternate plans to provide the benefits required by [CRS 29-5-302](#) to qualifying firefighters.
- Moneys in the FCB Fund will be used to reimburse employers for the direct costs of maintaining insurance coverage or alternate plans required by Senate Bill 14-172.



# CANCER PROGRAM



- In 2007, statutory changes in Colorado presumed cancer to be a workers' compensation issue for firefighters.
  - The intent was to ensure quality care for the state's fire service professionals. But for firefighters affected by cancer, this often meant long legal battles and invasive medical inquiries to obtain benefits.
- Ten years later, Governor Hickenlooper signed Senate Bill 17-214, which lets fire departments sidestep the 2007 law and ensure the kind of quality care their firefighters deserve.
  - This bill allows fire departments to join the CFHC Trust's Cancer Program and move cancer out of workers' compensation and move into an alternative program.
- In 2021, the CHFC Trust reached another milestone by adding breast cancer coverage for all firefighters.
  - This decision promotes inclusivity in Colorado's fire service by recognizing the percentage of female firefighters have increased in the industry from 2% to 7%.

# CANCER PROGRAM



## Advantages For Firefighters

- **No more long waits for benefits** – Benefits kick in upon diagnosis and payment is dispensed within ten days of receipt of all required completed documentation.
- **Scaled awards based on condition** – Firefighters will receive payments based on the type and stage of their cancer.
- **Recognition of service** – Under this program, cancer will be considered a line of duty condition
- **Tax-free benefits** – Except rehabilitation payments, awards in the Cancer program are not taxable

# CANCER PROGRAM



## Advantages for Firefighters

- When adjusting a cancer claim, it can take more than three months for an employer to research prior exposures and investigate prior employment, lifestyle, family history, and medical records.
  - Through the VCAP, firefighters will no longer be subject to a time-consuming claims process.
  - No investigation into the cause of the cancer will be needed upon confirmation of eligibility.
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- Covered Cancer: Cancer that originates as a cancer of the brain, skin, breast(beginning January 1, 2021), digestive system, hematological system, genitourinary system or additional cancers as defined by the Trust.

# CANCER PROGRAM



## Advantages for Fire Departments

- **Cap on Liabilities** – Participation places a \$250,000 per claim payout up to ten years after service, rather than the unlimited cap on workers' compensation
- **Lower Workers' Compensation Rates** – In the long term, as cancer claims fall off your experience, lowering your claims frequency and reducing your rates
- **Improved Employee Relations** – This improves relations between firefighters and management

# CANCER PROGRAM



## Eligibility

In order for an employee to qualify for benefits, the following conditions must be met:

Full-time career firefighters:

- At least five years of continuous, employment in the fire service
- A medical exam is required after the start of employment but prior to a claim
  - Pre-Employment Physical's satisfy this requirement.
- Be diagnosed with cancer before ten (10) years after the end of their employment with the fire department

# CANCER PROGRAM



## Benefits

- A diagnosis of cancer is considered one of the most stressful things a person can experience.
- Program provides your firefighters with peace of mind by helping cover the myriad expenses of battling cancer.
- Program provides benefits upon diagnosis of brain, digestive, genitourinary, hematological, and skin cancers.
- Effective January 21, 2021, breast cancer coverage is added to the program to provide similar benefits upon diagnosis.
- Awards are organized into tiered award levels, ranging from \$200 up to \$272,756 depending on the covered individual's type and stage of cancer.
  - Awards under \$4,000 are paid out in a lump sum while amounts over this will pay \$4,000 every two weeks.

# CANCER PROGRAM - AWARDS



The following awards based on the stage of the Cancer at time of diagnosis:

- **Award Level Zero:** two hundred dollars up to two thousand one hundred and eighty dollars [\$238 - \$2,382]
  - A. \$238 for diagnosis that is covered for \$1,000 in treatment and medication paid by provider
  - B. \$477 for diagnosis that is covered for \$2,000 in treatment and medication paid by provider
  - C. \$953 for diagnosis that is covered for \$4,000 in treatment and medication paid by provider
  - D. \$1,430 for diagnosis that is covered for \$6,000 in treatment and medication paid by provider
  - E. \$1,906 for diagnosis that is covered for \$8,000 in treatment and medication paid by provider
  - F. \$2,382 for diagnosis that is covered for \$10,000 in treatment and medication paid by provider
  - Unless a **Covered Individual** can show that their actual out of pocket expenses were higher, in which case up to a \$4,360 limit will apply.



# CANCER PROGRAM - AWARDS



- (I) **Award Level One:** [\$4,764]
- (II) **Award Level Two:** [\$10,720]
- (III) **Award Level Three:** [\$22,630]
- (IV) **Award Level Four:** [\$31,563]
- (V) **Award Level Five:** [\$38,263]
- (VI) **Award Level Six:** [\$49,430]
- (VII) **Award Level Seven:** [\$82,928]
- (VIII) **Award Level Eight:** [\$105,261]
- (IX) **Award Level Nine:** [\$205,758]
- (X) **Award Level Ten:** [\$272,756]



# CANCER PROGRAM



Employee type	Annual Cost
Full-time firefighter	\$327/person
Part-time firefighter	\$105/person
Volunteer firefighter	\$105/person

# COLORADO SPRINGS SPECIFIC COST



Cancer Trust			
		Cost/Emp	Total Cost
Total Employees	444		
Cancer Trust Eligible	Approx. 326	\$363.00	\$118,338.00
Total Cancer Trust Cost			\$118,338.00
Heart Trust			
		Cost/Emp	Total Cost
Total Employees	444		
Heart Trust Eligible	326	\$185.00	\$60,310.00
Total is Reimbursed to the City After Submitting for Online Reimbursement Through DOLA			-\$60,310.00
Total Cost to City			\$118,338.00