Missouri Fire Fighters Critical Illness Pool

Agenda

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- Firefighter Eligibility
- Benefits for Employers
- Benefits for Covered Individuals
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Program Summary

The purpose of MFFCIP is to put forth a program that equitably ends numerous years of contentious discussion at the legislature—due to conflicting studies on numerous fire operation's carcinogens in the workplace and their causal relationship to some 17 identified cancers—between labor and management interests over the necessity of an equitable resolution to the issue of presumption of cancer for firefighters.

Process

Legislators in Jefferson City asked interested parties—unions, chiefs, and the insurance community—to discuss and put forth parameters that all could agree on with regard to providing cancer benefits to firefighters in Missouri.

In 2021 Senate Bill 45, sponsored by Senator Lincoln Hough, was introduced to the Missouri legislature with the support of fire operation's labor and management to implement a solution that would see the majority of a $5,000,000 grant of public funds expended on a Cancer Award Program going to the benefit of Missouri firefighters through a self-insured Pool.

In May of 2022, the first participants became covered by the Pool. As of January 31, 2024, the MFFCIP covers 3,240 Firefighters from 96 member agencies.

Next for the MFFCIP

In 2023, following the success of the Cancer Program, Senator Hough then sponsored SB24, which allows for expansion of the MFFCIP to address Behavioral Health issues. This program is currently being built, but some of the objectives include:

1. Best Practices to be shared
2. Sponsorship for regionalized Peer Support Teams
3. Downloadable App for ease of program access
4. List of vetted clinicians who understand the specialized needs of First Responders
5. A Basic and Advanced Program Level
6. Possible cost recovery grants for out-of-pocket expenses

MFFCIP Focus

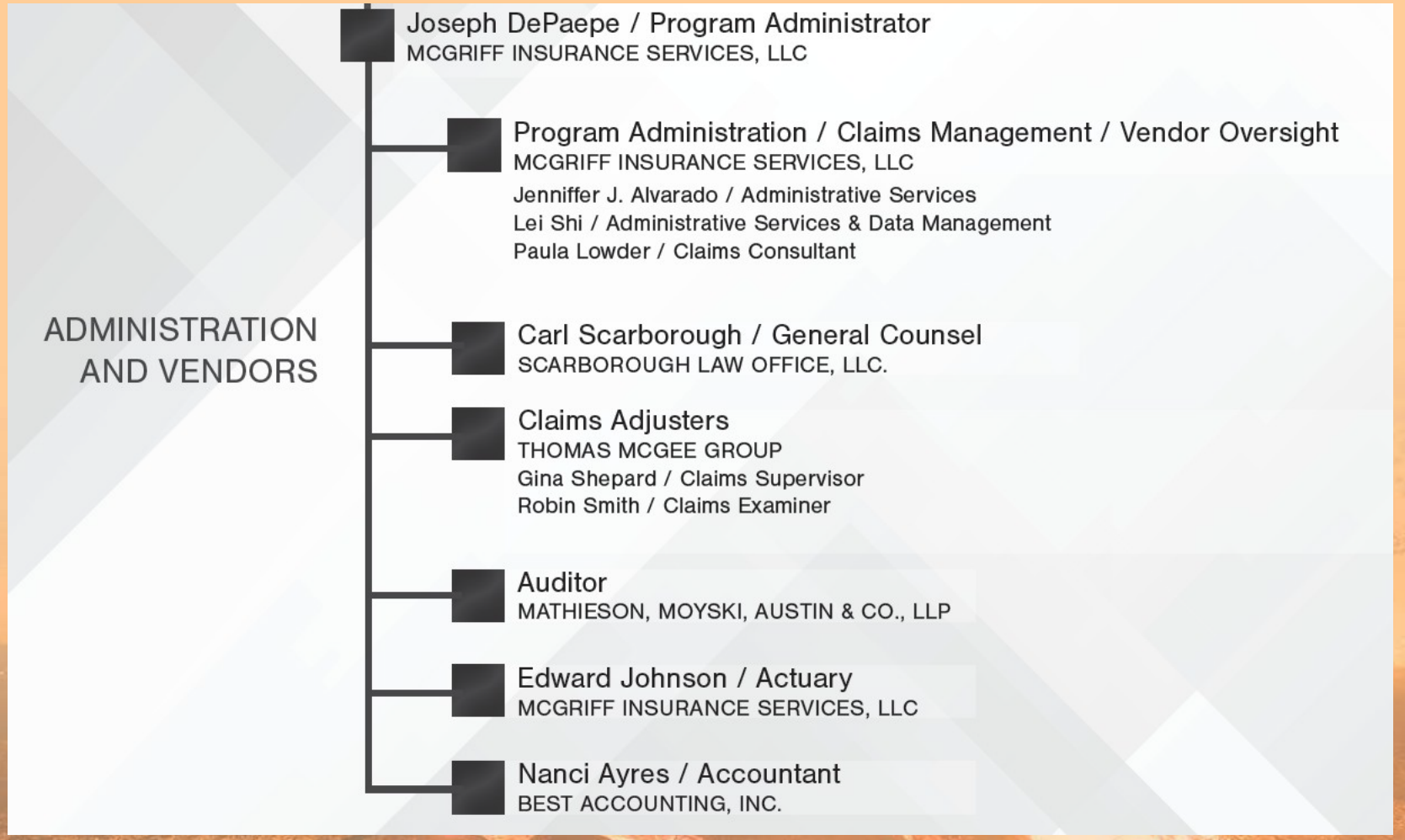
- The MFFCIP is committed to changing the culture of our industry in how we deal with Cancer and Behavioral Health issues. In addition to the direct benefits for firefighters stricken with cancer, the MFFCIP promotes enhanced protection from prevention policies and the early detection of cancer.
- The behavioral health program focuses on addressing issues faced by first responders, both as they occur and by assisting with the cumulative impact of events over time. Changing the culture is crucial for promptly identifying and discussing situations when they arise, followed by offering a pathway and encouraging peer support, along with inpatient or outpatient care if necessary.

Organization Chart

BOARD OF TRUSTEES

- **Greg Brown / Chair**
  EUREKA FIRE PROTECTION DISTRICT / FIRE FIGHTERS ASSOCIATION OF MISSOURI
- **Cory Hogan / Vice Chair**
  LOCAL 2665 PROFESSIONAL FIREFIGHTERS OF EASTERN MISSOURI
- **Kirk Lair / Secretary/Treasurer**
  CENTRAL JACKSON COUNTY FIRE PROTECTION DISTRICT / WESTERN REGION
- **Scott Frandsen**
  MID COUNTY FIRE PROTECTION DISTRICT / CENTRAL MISSOURI REGION
- **Sara Jahnke, PH.D.**
  CENTER FOR FIRE RESCUE & EMS HEALTH REASEARCH
- **Mike Snider**
  CITY OF LEE'S SUMMIT / MISSOURI ASSOCIATION OF FIRE CHIEFS
- **Tom Vineyard**
  O'FALLON FIRE PROTECTION DISTRICT / EASTERN REGION

Organization Chart



Covered Cancers

Seventeen (17) specific cancers are covered, including:

- Bladder
- Brain
- Breast
- Colon
- Esophagus
- Kidney
- Lung
- Melanoma
- Mesothelioma
- Multiple myeloma
- NHL
- Prostate
- Rectal
- Skin
- Stomach
- Testicular
- Thyroid

Firefighter Eligibility

- Volunteer & Part Time: 5 years of active service with minimum of 24 hours training
- Full Time: 5 years with minimum 1,600 hours training, annually
- Member determines who is eligible within their own definition of *direct provision of fire prevention services*, which may include Dispatch, Mechanics, Community Outreach, or Fire Investigators
- Medical examination: Must be completed some time at or after hire and before the diagnosis

Benefits to Employers in the Cancer Program

- Cap on Liabilities – Participation places a $100,000, $200,000 or $300,000 per claim payout depending on limit chosen
- Retirees covered up to fifteen (15) years after service, or until age 70
- Lower experience modification factors
- Lower Workers' Compensation Primary and Excess Rates – in the long term as cancer claims are not included in rate making
- Improved Employee Relations – Improves relations between firefighters and management as no invasive investigation or litigation to determine whether or not a claim is job-related

Benefits to Employers in the Cancer Program

- MOFFCIP Trust payouts will count towards any Workman's Comp awards
- Potentially receive credit towards Workman's Comp insurance premiums (depends on insurance)



Benefits to Firefighters in the Cancer Program

- No more long waits for benefits – Benefits payable upon confirmation of diagnosis and payment is dispensed within ten (10) days of receipt of completed documentation
- Scaled awards based on condition – Firefighters will receive payments based on type and stage of their cancer, not based on court adjudication
- Recognition of service – Cancer will be considered a line of duty event for the purpose of benefit payments without investigation or a determination as to actually being job-related
- Tax-free benefits – Except for rehabilitation payments, awards in the Cancer Program are not taxable

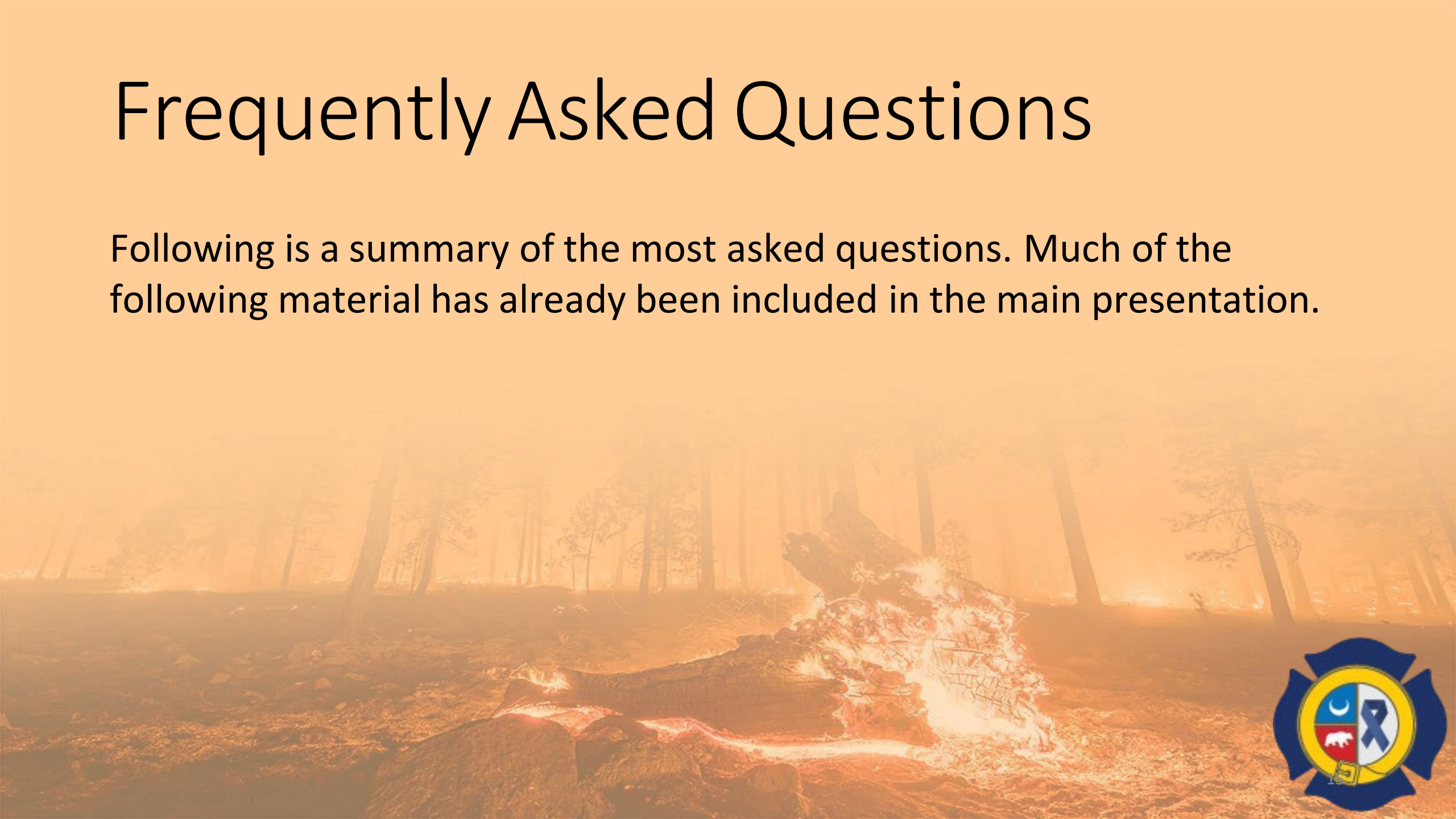
How to Join -

Refer to instructions and checklist to join the Pool

- Quick Calculator is provided for rough calculation of your current year contribution
- Proposals can be provided upon receipt of your estimated number of eligible full-time, part-time and volunteer employees
- Submit our quote form, www.mffcip.org , and a representative will reach out to you
- Completion of the Census Roster, listing your actual eligible firefighters, is required before binding. Coverage is limited to declared individual(s) listed on the roster, except newly eligible after enrollment
- The Required Actions for Prevention of Cancer must be implemented, maintained, and renewed by annual acknowledgment by the Chief
- The District Resolution or Municipal Ordinance accepting the Pool Agreement
- The Trust and Pool Agreement must be signed and received by the Pool Administrator prior to participation being effective
- All members must designate a Member Representative and Alternate Representative

Frequently Asked Questions

Following is a summary of the most asked questions. Much of the following material has already been included in the main presentation.



What is the Cancer Award Program?

This program is a nontaxable accident coverage benefit intended to supplement or pay for the out-of-pocket expenses and provide additional compensation for other benefits, such as experimental treatment, as best determined solely by the firefighter.

Details of this program follow.

1. Pool formation will use existing MO enabling statute section 537.620 within the Uniform Individual Accident and Sickness Insurance Law to form the Pool
2. Cash awards are paid within 10 days of a completed application to include the attending physician's diagnosis
3. Up to $4,000 disbursements are made semi-monthly based on schedule of benefits
4. Payments are made before sick leave and vacation time need to be used
5. Diagnosis for the purposes of this program with the employers' agreement will be treated as an at-work occurrence for the purpose of paying applicable benefits but not prompting a Workers' Compensation work-related claim
6. This program coverage is technically not disability insurance; it is accident coverage
7. This benefit does not exclude the filing of a Workers' Compensation claim; however, any payments made under this program will be offset under Workers' Compensation

What is the organizational structure?

- MFFCIP is owned and operated by Missouri Fire operations appointed board. Stakeholders from numerous organizations address all issues and provide guidance. A steering committee comprised of representatives from fire operations, medical professionals, and insurance industry also provide input.
- Following implementation, the Board has the option to expand to include representation from HR, risk managers, finance, and others as appropriate.

What cancers are covered?

- Seventeen specific cancers are covered:
  - Bladder, Brain, Breast, Colon, Esophagus, Kidney, Lung, Melanoma, Mesothelioma, Multiple myeloma, NHL, Prostate, Rectal, Skin, Stomach, Testicular, and Thyroid
- Other cancers or diseases which adversely affect fire fighters can be added by the Board as new studies or findings are published.
- Smoking or the use of tobacco products reduces benefits by 25%.

What are my choice of limits and cost options?

- Maximum Limits available will be $100K, $200K, or $300K. The fully burdened cost per full-time fire fighter is roughly $100, $200, or $300 annually prior to subsidies in the first three years.
- Part-time and volunteer rates are roughly 70% the cost of full-time rate before subsidies.
- Current Full Time Firefighter Rate for 2024
  - $165 per person annually
  - Total Eligible X $165 = Total Annual Payment (January 1 – December 31.)

How to Join

The Instructions and Checklist to Join the Pool can be found on our website: www.mffcip.org

Please use the QR code to access these instructions as well as the five (5) documents that must be received by the Pool Administrator.

Meet Our Team

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Thank You!

Questions?

www.mffcip.org