

Florida Professional Firefighters

SB 426 by Sen. Flores/HB 857 by Rep. Willhite – Firefighter Cancer Coverage

Allows firefighters to continue to obtain cancer treatment under their health insurance and not the costly Worker's Comp. system. This bill's concept also eliminates concerns over across-the-board increases to Worker's Compensation rates. This concept does not unfairly spread the cost equally across the state through Worker's Comp. premiums. Employers with less cancer in their fire departments can have a lower fiscal impact than those without robust and stressful cancer prevention programs.

The bill:

- More easily allows the cancer coverage to be carried into retirement (up to 10 years) where many firefighter cancer is obtained over a long career tend to appear
- Puts restrictions in place – no tobacco use, minimum years of service, no other employment in cancerous work places
- Covers these diseases, which have been identified as more prevalent in firefighters over the course of several studies:
 - Bladder Cancer
 - Esophageal cancer
 - Malignant Melanoma
 - Oral/Pharynx Cancer
 - Skin Cancer (Invasive)
 - Colon Cancer
 - Brain Cancer
 - Kidney Cancer
 - Mesothelioma
 - Ovarian Cancer
 - Stomach Cancer
 - Breast Cancer
 - Intestinal Cancer
 - Multiple Myeloma
 - Prostate Cancer
 - Testicular Cancer
 - Cervical Cancer
 - Lung Cancer
 - Non-Hodgkin's Lymphoma
 - Tectal Cancer
 - Thyroid Cancer

The bill requires certain levels of coverage be provided to firefighters, by their employer, when diagnosed with cancer. Benefits are in lieu of the firefighter filing a costly workers comp claim:

- Coverage for cancer would continue to be available through the employer-provided group health insurance plan. Out-of-pocket cost would be reimbursed into the firefighter
- A one-time cash payment upon cancer diagnosis

- Employers must apply leave time/job retention policies as if the cancer were a line of duty injury
- Employer sponsored retirement plans in Florida statutes would consider death/disability from these cancers to be incurred in the line of duty
- Creates rules/regulations for fire department best practices on cancer reduction/prevention

Costs:

- Retirement plan costs are estimated to be less than 0.25% of payroll
- Cost of 25K benefit insurance product is estimated to be \$85–\$140 per year/per firefighter
- Other costs (health coverage, death benefit, best practices, etc) are also predicted to be much lower than the flood of Worker's Compensation claims that we believe are on the horizon as firefighter cancer research progresses*

Employers can comply with the bill by purchasing or self-insuring coverage, which should help the more accurately predict their fiscal impact.