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Ordinance 240999 Missouri Fire Fighter Critical Illness Trust & Pool

December 3, 2024

Finance, Governance and Public Safety Committee

Purpose of the Pool

- Coverage for cancer diagnosis and treatment for fire fighters
- Pool formation will use existing MO enabling statute section 537.620 within the Uniform Individual Accident and Sickness Insurance Law to form the Pool.
- Cash awards are paid within 10 days of a completed application to include the attending physician's diagnosis.
- Up to $4,000 disbursements are made semi-monthly based on schedule of benefits.
- Payments are made before sick leave and vacation time need to be used.
- 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 claim
- This program coverage is technically not disability insurance; it is accident coverage.
- 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.

Who is Eligible

1. The firefighter's employer must elect to join the Pool and pay their annual contribution.
2. Firefighter must have been active for five years with a minimum of 24 hours of training.
3. Firefighter must have been exposed to hazardous duty as defined in MO statute
4. Firefighter must be listed on the roster and a contribution paid

What is Covered

- Seventeen specific cancers are covered including: 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 firefighters can be added by the Board as new studies or findings are published.
- Smoking, or the use of tobacco products reduces benefits by 25%. The consideration of Breast Cancer and Heart Disease, which have already been implemented in Colorado can be considered.

Fiscal Impact

- $100,000 of coverage for eligible fire fighters = $44/per person
  - $67,392 full contribution annually
- Currently contributions are being subsidized until 2027
- Actual annual cost with subsidy= $47,520
- After 2027 anticipate 3% cost of coverage increase annually

Questions?