

Voluntary Firefighter Cancer Benefits Program SB17-214

SB17-214 Creates the Voluntary Firefighter Cancer Benefits Program (VCBP). Representatives from cities and fire district risk managers, human resource managers, Pinnacol, Colorado Municipal League, the Special District Association of Colorado, the Colorado State Fire Chiefs and the Colorado Professional Fire Fighters collaborated to develop SB-214 for the following reasons:

- After the passage of the 2007 presumptions of cancer legislation, firefighters were unexpectedly denied workers' compensation benefits or experienced long delays in adjudication and benefit payments lasting up to two years or longer. Unfortunately some firefighters passed away before a claim determination was made. These lengthy delays cause severe, long lasting and unnecessary financial hardships on the firefighters and their families. Additionally, employer worker's comp rates skyrocketed as insurance companies attempted to cover unknown future benefit payments.
- VCBP was developed to address these concerns by creating a voluntary trust to provide rapid payments to cover out of pocket costs upon a diagnosis of any of the five currently covered cancers: brain, skin, digestive, hematological, or genitourinary. In addition to VCBP's timely payments, employers can anticipate lower costs over time when compared with the current presumptive workers comp environment. Importantly, SB-214 provides an employer the choice to remain under the 2007 presumption cancer law or opt-in and join the new VCBP Trust, which would relieve the financial liability of the 2007 presumptive law.

Eligibility –

- Upon joining the fire service, the firefighter must have had a physical exam that did not identify any cancer at that time.
- A career firefighter must be employed in the fire service for a minimum of five years.
- Volunteer firefighters need to have been active in the fire service for ten years.

Employer Advantages –

- Under SB-214, the employer can choose to remain under the 2007 bill or opt-in to the new VCBP Trust.
- The VCBP Trust is member-owned, so each participating organization has a voice in the governance and operation of the VCBP Trust.
- Provides immediate payment to more firefighters and results in a reduced cost to employers who opt-in as compared to the current statutory worker's comp process.
- Worker's comp rates/costs are expected to adjust downward over time providing relief from the significant and escalating financial costs resulting from the 2007 presumptive law.

Firefighter Advantages –

- A diagnosis of one of the five cancers will be considered a line of duty event.
- Claims will be accepted and paid upon receipt of diagnosis and eligibility confirmation.
- Claims processing will be stream lined and payments will be rapid (as fast as 2-3 weeks).
- Medical benefits will continue to be provided by the employer or the individual's own health provider.

