

Behavioral Health Program Update

The Trustees for the Behavioral Health Program received notice that funding was not included in the Governor's final budget for continuation of this program, and that no additional funding will be provided by the Colorado legislature as of July 1, 2025.

WHAT THIS MEANS...

With limited funding, the Colorado Firefighter Trust must make changes to the way that the Behavioral Health Program operates in order to keep it running.

WHAT TO EXPECT...

The Trust Committee will be making changes to the Coverage Plan Document for the Behavioral Health Program effective as of November 1, 2025 which will be posted to our website on that date. Beginning November 1, 2025, the available coverage benefit for the Behavioral Health Program will be adjusted to provide a covered individual a lifetime aggregate benefit of \$2,000 for behavioral health services/reimbursement on or after this date. Behavioral health services rendered between July 1, 2025, and October 31, 2025 will remain subject to the previous \$1,000 cap.

WHAT ABOUT MY CLAIM?

All new claims will be handled according to the new coverage form effective November 1, 2025.

- **Treatment provided before October 31, 2025** is handled under the current Behavioral Health Coverage Plan Document until October 31, 2025.
- **Treatment provided on and after November 1, 2025** will be handled under the new coverage form with the \$2,000 lifetime limit. Just as the program currently operates, coverage firefighters have 2 years to file a claim from the treatment date.

While we are saddened that such changes are necessary, our top priority has and will always be to provide quality care for the firefighters that serve our communities. We will continue to provide updates on the state of the program going forward and still encourage firefighters to submit eligible claims and take advantage of the funding that is available.

STAY UP TO DATE!

Visit our website at www.cfhtrust.com or scan the QR code to make sure you're in the know about any future changes.

