



## Missouri Fire Fighters Critical Illness Pool

### MINUTES

10:12 a.m. – 12:27 p.m. CT Thursday September 26, 2024

### Virtual Zoom Meeting

#### Roll Call for a Quorum

##### Present:

Greg Brown Eureka – Fire Protection District,  
(Chair)

Cory Hogan – Local 2665 Professional Firefighters  
of Eastern Missouri (Vice Chair)  
(joined at 1:23 p.m.)

Mike Snider – Lee's Summit Fire District

Kirk Lair – Central Jackson County Fire Protection  
District (Secretary/Treasurer)

Scott Frandsen – Mid County Fire Protection  
District

Tom Vineyard – O'Fallon Fire Protection District  
(joined at 1:17 p.m.)

##### Legal counsel:

Carl Scarborough – General Counsel

##### Others:

Joseph DePaepe – McGriff Insurance Services,  
Inc. (Administrator)

Jenniffer Alvarado – McGriff Insurance Services,  
Inc. (Administrator)

Paula Lowder – McGriff Insurance Services, Inc. (Administrator)

Sherry Sweet – Behavioral Health Program Manager

Valerie Beason – East Side Regional Clinician and ValorNet Representative

Tony Sandson – ValorNet Representative

Marty Ricky – ValorNet Representative

Eric Rose – IAFF Local 42

##### Absent:

Sara Jahnke, Ph. D – Dir. & Senior Scientist,  
Center for Fire Rescue & EMS Health Research at  
the National Development & Research Institutes

1. **Approve 2024 Minutes – Approved**
  - a. **January 29, 2024 Special Meeting Minutes**
  - b. **February 15, 2024 Regular Meeting Minutes**
  - c. **May 30, 2024 Regular Meeting Minutes**
  - d. **July 23, 2024 Special Meeting Minutes**

Scott Frandsen made a motion to approve the MFFCIP's 2024 meeting minutes. The motion was seconded by Cory Hogan and then unanimously approved by the board.

2. **Approve 2023 Minutes Converted from Recordings**
  - a. **February 16, 2023 Regular Meeting Minutes**
  - b. **February 23, 2023 Special Meeting Minutes**
  - c. **June 1, 2023 Regular Meeting Minutes**
  - d. **June 29, 2023 Special Meeting Minutes**
  - e. **August 24, 2023 Special Meeting Minutes**
  - f. **September 21, 2023 Regular Meeting Minutes**
  - g. **November 17, 2023 Regular Meeting Minutes**
  - h. **December 11, 2023 Special Meeting Minutes**

Scott Frandsen made a motion to approve the MFFCIP's 2023 meeting minutes. The motion was seconded by Cory Hogan and then unanimously approved by the board.

3. **Review Old Business and Open Items**
  - a. **Behavioral Health Update**

Sherry Sweet reminded the board the Behavioral Health Program Document was officially approved at the last meeting in July. They should now have that document (and associated documents, such as the regional map) available to them and can let her know if they need access to anything. Sherry Sweet emphasized that the program is by no means complete and more can always be added to it, but it is now at least at a point where it is operational.

Meetings were held with all of the clinicians, regional coordinators, and representatives. Everyone now has access to the program document and are letting others in their region know that the Behavioral Health Program is now available.

There are three grants currently available through the program: one for residential and inpatient treatment, one for clinicians, and one for peer support teams. There will be funding available through the program for those different areas. \$500,000 was allocated to the funds for residential and inpatient treatment for the entire calendar year throughout the state. \$50,000 per region was allocated to funding peer support teams. The budget will be issued quarterly and spending will roll over from quarter to quarter, but at the end of the year it will be the board's decision on how to use any leftover funds.

Sherry Sweet stated that the four regional clinicians—Valerie Beason, AJ Pittman, Joan Burke, and Dr. Hulgus—will be meeting in October at the GPS Conference to talk about how to collaborate and coordinate their efforts across the state.

For the last few weeks, Sherry Sweet said that she had been working with Alex Terlecky from the McGriff team to put all the Behavioral Health Program information on the website. It has now been added to the website and is able to be viewed by the public.

They have also been working with the ValorNet team to get the app running and customized for the needs of the program. Sherry Sweet introduced **Tony Sandson** – a representative of ValorNet – to talk about the app and give a demonstration of its capabilities for the board.

**Tony Sandson** introduced himself and **Marty Ricky** to the board. He gave a brief history on how ValorNet got started. Marty Ricky then shared his screen to show the app in its current state and explained that last week they had their first review of the platform to start the customization process. They anticipate having a launch candidate ready for the program by next Friday and will schedule another review at that time. Marty Ricky then proceeded to give the board a tour of the app, its features, and its administrative capabilities.

## **b. Behavioral Health Regional Map**

Sherry Sweet shared the current Behavioral Health Program Regional Map with the board. She stated that the team is also working on a map showing all of the different team members and resources that were available in each region so that members could use that document to find out resources (vetted clinicians, peer support teams, etc.) are available to them at their location.

## **c. Proposed Grant Program for Cancer Testing**

### **i. Define Contribution Towards Testing**

No action was taken regarding this item. It remained on the agenda solely as a reminder to address it at a later date.

### **ii. Orange Bucket Decontamination Sponsorship**

Mike Snider explained that there was no action needed from the board at the time concerning this item. However, he was working towards determining what the cost of such a sponsorship would be. It seems like that cost will not be very high, but Mike Snider said he would have a definitive number for the board next month.

## **4. Financial Information – Approved**

- a. August 2024 Interim Financial Statement**
- b. August Operating Bank Reconciliation Report**
- c. August Money Market Bank Reconciliation Report**
- d. Investment Portfolio Review**

Joseph DePaepe reviewed the details of the August 2024 financial documents with the board. Mike Snider requested an itemized list of peer support team grants to assist in making sense of the financial documents provided and remembering what grants the board had already provided.

Scott Frandsen made a motion to acknowledge that they received the August 2024 financial report. This motion was seconded by Cory Hogan and then unanimously approved by the board.

## **5. New Member Approval as of 09/13/24**

Joseph DePaepe reviewed the list of new members to be approved by the board.

Scott Frandsen made a motion to approve the induction of 5 new member organizations into the MFFCIP. The motion was seconded by Cory Hogan and then unanimously approved.

## **Total Membership as of 09/13/2024:**

3,064-FT; 200-PT; 413-Vol; total 3,677 covered Firefighters from 115 members.

## **6. Update on Prospective Members in Process as of 08/29/24**

The board discussed the logistics of getting Kansas City to join the MFFCIP. It was mentioned that the Kansas City Risk Manager had been in contact with the Pool and that there had been some administrative difficulties determining who had the authority on their end to pursue becoming a member.

It was noted that some of the departments on the prospective member list had already been brought into the MFFCIP.

## **7. Cancer Claims Activity Review as of 08/29/24**

### **a. MFFCIP Denied Claims Summary 08 04 2024**

Of the claims that have been denied, there were several that the board had expressed interest in allocating some funding to despite the specific type of cancer not being covered. Work is underway to put the 10 additional cancer provisions in the policy form with back dating provisions so that the TPA can make payments to those affected.

The question was posed to the board of whether they should backdate payments to the start date of the MFFCIP, or just to the date of the earliest claim that is being considered.

The board discussed the logistics of this before Carl Scarborough clarified that, because these were non-covered claims, the payments would not be coming through the TPA—but rather through the Trust itself. These payments should be separate grants from accounting.

After further discussion, Paula Lowder reiterated that she would be reaching out to the denied claimants again to offer them this funding on the condition that they provide their information to the National Cancer Registry.

Cory Hogan asked what they should do in the event a cancer on this list does make it onto the covered list in the future once the board has already paid someone a grant for the cancer when it was not covered. Chief Greg Brown said they should not go back any further than this and that there needs to be a cut off point for when payments can be made. Scott Frandsen added that the board always reserves the right to review any special cases that come up.

Paula Lowder asked the board what she should do if, for example, they pay out a non-covered cancer at stage 2 and then the individual informs the pool that their cancer has progressed to a more severe stage. The board indicated that they would receive further compensation (minus however much they received in the initial grant) just as a beneficiary with a covered type of cancer would. However, this is a short-term solution and, as of January 1<sup>st</sup>, 2025, it will be a part of Thomas McGee's role to pay out the schedule B cancers instead of doing so using a grant.

The board also requested to be informed when payments for these claims were completed.

### **b. Denied Cancer Dispute Claim #MFF240007 – Approved**

The board initially skipped over this item but returned to it later in the meeting after realizing it had been missed.

Paula Lowder explained that the Thomas McGee Group recently denied a claim that came through. The afflicted individual had passed away at that point, but the widow requested that the claim be reviewed. The review committee examined it and determined that the claim was appropriately denied. The widow provided a statute and claimed that the type of cancer was covered under Missouri law, but – after review by Carl Scarborough – it was found that the statute she had brought forward was for a retirement (qualified limited pension) plan, not anything that had to do with the Trust. The board then proceeded to discuss the claim before coming to a decision.

Scott Frandsen made a motion to approve that the requested funds be paid out, under the new supplemental coverage, to the widow of the covered firefighter through a grant. Cory Hogan seconded the motion which was then unanimously approved by the board.

## **8. Renewal Service Agreements**

Joseph DePaepe reviewed the renewal service agreement documents for the financial auditor, actuary and the Thomas McGee Group with the board. The financial auditor's fee is \$26,775 (a 4% increase), the actuary's fee is \$5,500 (flat renewal with no pricing change), and the Thomas McGee Group has a three-year payment schedule (which works out to be a less than 5% increase).

### **a. Financial Auditor – Approved**

Scott Frandsen made a motion to approve the Financial Auditor Renewal Service Agreement. Cory Hogan seconded the motion which was then unanimously approved by the board.

### **b. Actuary – Approved**

Cory Hogan made a motion to approve the Actuary Renewal Service Agreement. Kirk Lair seconded the motion which was then unanimously approved by the board.

### **c. Thomas McGee Group – Approved**

Scott Frandsen made a motion to approve the Thomas McGee Group Renewal Service Agreement. Cory Hogan seconded the motion which was then unanimously approved by the board.

Carl Scarborough requested that the board discuss his contract for being on retainer and providing legal counsel to the MFFCIP effective January 1<sup>st</sup>. He explained that he had difficulty keeping track of every discussion the way he would need to for getting paid an hourly rate. Carl Scarborough proposed being paid a flat fee of \$2,000 a month or finding some other flat rate/payment interval that would satisfy the board and alleviate the need for him to keep track of hours.

Cory Hogan made a motion to accept the legal services contract and pay the MFFCIP General Counsel, Carl Scarborough, \$2,000 a month to be billed quarterly. Scott Frandsen seconded the motion which was then unanimously approved by the board.

One board member requested that, for future contract renewals, the board should have a chance to discuss them in an executive session. This would allow the board to dedicate more time to contract discussion and understand the specific details. This would be best either in conjunction with or prior to the November meeting.

## **9. Board/Trustee Management Liability Binder and Policy**

Joseph DePaepe presented the board's coverage plan with Lloyd's, London. A binder of the policy and a copy of the full policy was included for them to review.

## **10. 2025 Draft Budgets**

### **a. Cancer Budget**

### **b. Behavioral Health Budget**

Joseph DePaepe presented the current versions of the budgets for the board to review and offer any feedback to be incorporated before they are approved in November.

Chief Greg Brown asked that any questions or concerns with the budget be raised before October 15<sup>th</sup> so that a budget work session could be scheduled for some time later in October.

## **11. Inclusion of Additional Cancers and EMS in Pool Cancer Program Discussion**

### **a. Review Proposed Coverage Form Changes**

Joseph DePaepe presented the proposed coverage form changes that would re-define the definitions of Participant and Covered Individual so that EMS personnel could be included, add the 10 additional cancers that the board had previously approved, and require registration through the Firefighter Cancer Database as a prerequisite for receiving benefits.

Carl Scarborough noted that he was reserving his comments for when they had the final version of the Trust Agreement to work off of. He just received a copy back from the State with only a few minor things to fix. Now that he has that document, he can do a cross-comparison and start making significant progress—especially since waiting on this feedback was also delaying several other steps in the process.

### **b. Discussion on Defining Cost to Include All Cancers**

Cory Hogan stated that he thought the board should be leaning on Dr. Sara Jahnke's feedback when making these decisions rather than their own attempts at research. The MFFCIP cancer program was meant to be an occupational cancer trust. Therefore, they should not be adding cancers to the list if research has not shown that firefighters are at a greater risk of getting that type of cancer. The board has a fiduciary responsible to make this Trust financially viable for many years to come. To this point, Cory Hogan suggested having a work session with Dr. Sara Jahnke before deciding to add any cancer to the list and—if the board does want to add a cancer—to do so sparingly once the research has come in and proven that it disproportionately impacts firefighters.

Joseph DePaepe added that the ten cancers that had been approved by the board were chosen because they had featured in the firefighters' occupational cut of the *International Journal of Cancer*. The issue with working solely off of that information is that the study was conducted ten years ago.

The board concurred that they should be leaning on Dr. Sara Jahnke for guidance moving forward.

## **12. Initial Terms of Office and Election Resolution**

Carl Scarborough explained that, before the Trust was fully set up, they had a steering committee. The appointment of board members for that was set to be by appointment and so, technically, they should have held an election for those positions last year at the annual meeting. Because they didn't do it then, it should be done now to get back on track with the terms laid out in the original Trust Agreement. The board needs to set up and establish the length of an appointed term, bind the appointees to specific Trustee seats.

The resolution for the board acknowledges all of the above information and sets the terms as they should exist for the Central, Western, and Eastern regions (the seats up for election). The Central Region Trustee has been established with a term that would expire on December 31, 2024 with an election to occur at the 2024 Annual Meeting. The Western Region Trustee's term would expire on December 31, 2025, come up for election next year, and then be up for a 3-year term beginning January 1, 2026. Finally, the Eastern Region Trustee's position would expire on December 31, 2026 with that election to occur at the 2026 Annual Meeting for a 3-year term beginning January 1, 2027.

Cory Hogan made a motion to approve the resolution and formalize the board member terms. This motion was seconded by Scott Frandsen and then unanimously approved by the board.

### **13. Proposed 2025 Meeting Dates and Times**

The board proposed switching the day of the week they meet from Thursday to Tuesday, making the proposed 2025 meeting schedule as follows:

- a. 2:00 p.m. Tuesday February 11, 2025
- b. 2:00 p.m. Tuesday May 27, 2025
- c. 2:00 p.m. Tuesday September 23, 2025
- d. 2:00 p.m. Tuesday November 4, 2025

Scott Frandsen made a motion to approve the proposed 2025 regular meeting dates and any other special future meetings as deemed necessary by the chair. This motion was seconded by Cory Hogan and then unanimously approved by the board.

### **14. Legal Updates**

Carl Scarborough said that he had briefly read through the proposed edits returned to him by DCI. It was mostly grammar questions, so it should be quick to clear up and get final approvals on.

### **15. Other Discussion Items**

Chief Greg Brown said that the money that was approved in the budget this year (\$4 million for the app and \$750,000 for the Volunteer Grant Program) had been blocked by the attorney for the Department of Public Safety after everything had been finalized. Pat Thomas out of Senator Husks' office is looking for a different path to move forward. There have also been discussion about having Senator Huff put forward a supplemental budget in January.

The board also discussed the Galleri cancer early detection tests that they had proposed covering since there have been some questions about their validity since the last time the board talked about this method of testing. It was mentioned that Dr. Sara Jahnke had recommended the test, but she had explained that it does have some faults—one of those being occasional false positives in people tested who are under 50-55 years old.

Sherry Sweet brought up that the board, at a previous meeting, had voted to put a claim in pending status until they had approval to process the payment. With Carl Scarborough finally getting word back about the Trust Agreement, the board should now be able to take action and approve it.

Mike Snider made a motion to pay the claim pending final approval from DCI. The motion was seconded by Cory Hogan and then unanimously approved by the board.

Sherry Sweet also mentioned that the partnership with FFAM to bring individuals into the MFFCIP is now in place. Sherry asked, with individuals that joined through their FFAM membership and whose agency is not part of the pool, how will they be supported once they go into retiree status.

The board briefly discussed the issue before deciding to add it to the agenda for the next meeting.

### **16. Next Regular Meeting: November 7, 2024 at 10:00 a.m. CT at the Fire Marshall's Office**

### **17. Motion to Adjourn – Approved at 12:27 p.m.**

A motion was made to adjourn which was unanimously approved by the board.

Respectfully submitted:

By: \_\_\_\_\_

Kirk Lair

Recording Secretary

The Missouri Fire Fighters Critical Illness Pool approved the foregoing minutes on \_\_\_\_\_.

By: \_\_\_\_\_

Greg Brown

Board President