



**Missouri Fire Fighters Critical Illness Pool**  
**MINUTES Regular Meeting**  
**10:11 a.m. – 11:45 a.m. CT Thursday September 21, 2023**  
**In person and Virtual Zoom Meeting**

**1. Roll Call for a Quorum**

**Present:**

Greg Brown - Eureka Fire Protection District, *Chair*

Cory Hogan - Local 2665 Professional Firefighters of Eastern Missouri, *Vice Chair*

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

**Absent:**

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

**Legal counsel:**

Carl Scarborough - General Counsel

**Others:**

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

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

**2. Review Old Business and Open Items**

**a. Behavioral Health Update**

**i. Legal Update**

Greg Brown announced that the governor had signed SB24. Carl Scarborough said he had a few phone calls with the Division of Commerce and Insurance. The initial draft of the revised articles and bylaws have been sent over for them to review. Once those are finished, they will be brought back to the Trustees for approval. Carl Scarborough stated that they are expected to be ready sometime in the next 30 days.  
Information only

## ii. **Proposed Programming Budget**

Jaclyn Brown presented the Steering Committee's programming budget for the Behavioral Health Program. She stated that they first planned to address the immediate concerns and crises of first responders. However, they wanted to also dedicate a portion of the budget to training and education in order to improve mental health support for firefighters as a whole. The budget was structured around the following priority areas: respond, reverse, and resilience.

Resources they proposed dedicating funding to training for first responder spouses on recognizing the signs of a mental health crises, screening tools, traumatic event alerts, peer support response training and travel, hiring a full-time employee to manage the program, and more. The alerts, screening tool, and online resource center would be provided through Aspen.

The board discussed the difficulties of creating an accurate budget with so many of the costs in the program's future being unknown. It was suggested that the board reach out to the First Responder Provider Network (an initiative more focused on law enforcement that has been working in Missouri for several years) for advice and to make sure the Pool's programs won't overlap with theirs.

Information only

## 3. **Missouri 08.25.23 BH Budget 2023**

### i. **Committee Appointed to Define Retiree Update**

Mike Snider explained that their committee was not yet ready to report on the topic. The committee plans to reconvene before the next meeting.

### ii. **Review Proposed Contracted Professional Service Agreement and Establish Basis for Soliciting Competitive Bids – Approved**

Joseph DePaepe gave a brief overview of what had been discussed about this topic at previous meetings for the attendees. Carl Scarborough added that the risk coverages are not subject to any kind of bidding. There are statutes that touch on different bidding processes, and one in particular on the banking side of things will likely impact the program. Once they go through the initial process of bidding and selecting, it will just be a matter of renewing the contract annually.

As far as the bids for other types of services, Carl Scarborough stated that they could also be set up to renew annually with the caveat that if the Pool does not receive adequate services for the cost, they will find a new provider. Joseph DePaepe showed the board what services providers they currently had contracts with and recommended that McGriff brings all service agreements to a January 1<sup>st</sup> renewal so the service contracts can be presented to the board annually in September.

Scott Frandsen recommended that the administrator review each professional service and they should bring any concerns to the Trustees. Greg Brown said he would be alright with a November date for future agreements. Any RFPs would take 4 to 6 months to issue and review, so that would always push it to the next year.

Scott Frandsen made a motion to approve the proposed RPF interval for the listed professional services. The motion was seconded by Mike Snider and passed by a unanimous vote.

## 4. **July Financials – Approved**

Joseph DePaepe presented the July financial statement to the board. Claims have been coming in slower, so they are in a more positive position than initially budgeted for. He also showed the board the bank reconciliation report and financial advisor's presentation from a previous meeting to show that the Pool's investments have been doing well and are following their investment policies.

Scott Frandsen made a motion to approve the July financials. The motion was seconded by Cory Hogan and passed unanimously by the board.

## **5. New Member Approval: as of 9/15/23 – Approved**

Joseph DePaepe presented a list of new members to be approved to the board.

Scott Frandsen made a motion to approve the induction of new members into the Missouri Fire Fighters Critical Illness Pool. The motion was seconded by Kirk Lair and passed unanimously by the board.

### **Total Membership as of 9/15/2023:**

2,250-FT; 119-PT; 275-Vol; total 2,644 covered Firefighters from 83 members.

## **6. Update on Prospective Members in Process Information only**

### **7. Claims**

#### **a. Claims Activity Review**

Joseph DePaepe presented a list of claims that have come through, their status, and how much had been paid out for them.

#### **b. Claims Dispute Review Committee – Update**

Joseph DePaepe also explained that the Claims Dispute Review Committee met with the Trustees and discussed the disputed claim (MFF230002). They upheld that the third-party claims administrator followed proper procedures. The Chair sent a letter to claimant extending an additional 60 days for him to discuss with his oncologist or physician and to gather any additional medical information for the Trustees to review. The letter requested in writing within (7) days of receipt of their letter acknowledgement that he would utilize the additional time period. The Pool Administrator has received a response from the claimant to accept the additional 60 days.

Information only

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

Joseph DePaepe briefly walked the board through their liability policy. He stated that, if the board wanted, he could provide a more in-depth overview at a meeting where they were not pressed for time. No comments or questions were raised by the board or other attendees.

Information only.

## **9. Financial Audit Forms for RPF in 2023 – Update**

Joseph DePaepe explained that the Pool is looking for a financial auditor. He showed the board a list of the firms that they had reached out to and what their responses were.

Information only

## **10. Proposed Grant Program for Cancer Funding**

Joseph DePaepe said that there is some money in the budget to create a grant program for cancer testing. Conversations have been had with Galleri and other service providers over what testing services they provide and what the cost would be.

Concerns were raised with the practicality of rolling this out on a state-wide basis fairly and the cost of covering the testing (particularly the \$650 cost of Galleri blood testing). Cory Hogan stated that one of the most important things they could do at the moment is get the information out about Galleri blood testing and that it's a test that's been vetted by experts.

After further discussion, Greg Brown proposed leaving the issue on the agenda for the November meeting.

## **11. Proposed 2024 Meeting Dates and Time – Approved**

The following meeting dates and times were proposed to the board:

- a. 2:00 p.m. Thursday February 15, 2024**
- b. 2:00 p.m. Thursday May 30, 2024**
- c. 2:00 p.m. Thursday September 26, 2024**
- d. 2:00 p.m. Thursday November 7, 2024**

Scott Frandsen made a motion to approve the proposed meeting dates and times for 2024. The motion was seconded by Kirk Lair and was then unanimously passed by the board.

## **12. Legal Updates**

None.

## **13. Other Business**

Paula Lowder said that she would send out calendar invites for the approved meeting times to the board.

Orange Bucket Scholarships were brought up as a potential marketing opportunity for the Pool.

## **14. Next Regular Meeting: November 9, 2024 at 2:00 p.m. CT**

## **15. Motion to Adjourn – Approved at 11:45 a.m.**

Mike Snider made a motion to adjourn which was approved by Scott Frandsen. The motion was then unanimously approved.

Respectfully submitted:

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

Kirk Lair  
Secretary

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

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

Greg Brown  
Board President