



Missouri Fire Fighters Critical Illness Pool

Agenda



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Program Summary



The purpose of MFFCIP is to put forth a program that equitably ends numerous years of contentious discussion at the legislature—due to conflicting studies on numerous fire operation’s carcinogens in the workplace and their causal relationship to some 17 identified cancers—between labor and management interests over the necessity of an equitable resolution to the issue of presumption of cancer for firefighters.



Process

Legislators in Jefferson City asked interested parties—unions, chiefs, and the insurance community—to discuss and put forth parameters that all could agree on with regard to providing cancer benefits to firefighters in Missouri.

Several committees were convened over the last four years to meet the above goal, settling on the long-term solution of building a Pool similar to what was accomplished in Colorado in 2014 with Heart and expanded to Cancer in 2017.

In 2021 Senate Bill 45 was introduced to the Missouri legislature with the support of fire operation's labor and management to implement a solution that would see the majority of \$5,000,000 of public funds granted expended on a Cancer Award Program going to the benefit of Missouri firefighters through a self-insured Pool. Sixty percent of the funding requested will go toward capitalization; thirty percent to rate subsidy; and ten percent for cancer prevention and early detection.



Organization Chart



Organization Chart



Covered Cancers

Seventeen specific cancers are covered, which include:

- Bladder
- Brain
- Colon
- Esophagus
- Kidney
- Lung
- Melanoma
- Mesothelioma
- Multiple myeloma
- NHL
- Prostate
- Rectal
- Skin
- Stomach
- Testicular
- Thyroid
- Breast



Eligibility

- Volunteer & Part Time -5 years of active service with minimum of 24 hours training
- Full Time – 5 years of minimum 1600 hours annually
- Member determines who is Eligible within the Member's direct provision of fire prevention services. May include Dispatch, Mechanics, Community Outreach, Fire Investigators
- Medical Examination some time at or after hire and before the diagnosis



Rate for first three years

5-year Volunteer and Part-time Firefighters

Coverage Limit	Annual Cost		
	2022	2023	2024
\$100,000	\$31	\$38	\$44
\$200,000	\$63	\$75	\$88
\$300,000	\$95	\$114	\$133

5-year Full-time Firefighters (Minimum 1,600 hours)

Coverage Limit	Annual Cost		
	2022	2023	2024
\$100,000	\$39	\$46	\$55
\$200,000	\$78	\$94	\$109
\$300,000	\$118	\$142	\$165

For more information email mffcip@mcgriff.com or visit mffcip.org



Benefits to Employers

- Cap on Liabilities – Participation places a \$100,000, \$200,000 or \$300,000 per claim payout depending on limit chosen
- Retirees up to fifteen (15) yrs after service, or obtaining the age of 70
- Lower experience modification factors
- Lower Workers' Compensation Primary and Excess Rates – In the long term cancer claims are not included in rate making
- Improved Employee Relations – Improves relations between firefighters and management as no invasive investigation and litigation over a claim being job-related or not



Benefits to Firefighters

- No more long waits for benefits – Benefits payable upon confirmation of diagnosis and payment is dispensed within ten (10) days of receipt of completed documentation
- Scaled awards based on condition – Firefighters will receive payments based on the type and stage of their cancer, not based on court adjudication
- Recognition of service – Cancer will be considered a line of duty event for the purpose of benefit payments with out investigation or a determination as to actually being job related
- Tax-free benefits – Except for rehabilitation payments, awards in the Cancer Program are not taxable



How to Join- See INSTRUCTIONS AND CHECKLIST TO JOIN THE POOL

- Quick Calculator is provided for rough calculation of the current year contribution.
- Proposals can be provided upon receipt of your estimated number of eligible full-time, part-time and volunteer employees.
- Submit our quote form, www.mffcip.org , and a representative will reach out to you.
- Completion of the Census Roster, listing your actual eligible firefighters, is required before binding. Coverage is limited to declared individual(s) listed on the roster, except newly eligible after enrollment.
- The Required Actions for Prevention of Cancer must be implemented, maintained, and renewed by annual acknowledgment by the Chief.
- The District Resolution or Municipal Ordinance accepting the Pool Agreement
- The Trust and Pool Agreement must be signed and received by the Pool Administrator prior to participation being effective.
- All members must designate a Member Representative and Alternate Representative



Frequently Asked Questions



What is the Cancer Award Program?

This program is a nontaxable accident coverage benefit intended to supplement or pay for the out-of-pocket expenses and provide additional compensation for other benefits such as experimental treatment as best determined by the fire fighter.

The details of this program follow:



1. Pool formation will use existing MO enabling statute section 537.620 within the Uniform Individual Accident and Sickness Insurance Law to form the Pool.
2. Cash awards are paid within 10 days of a completed application to include the attending physician's diagnosis.
3. Up to \$4,000 disbursements are made semi-monthly based on schedule of benefits.
4. Payments are made before sick leave and vacation time need to be used.
5. 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 work related claim.
6. This program coverage is technically not disability insurance; it is accident coverage.
7. 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.



What is the organizational structure?

- MFFCIP is owned and operated by Missouri Fire operations appointed board. Stakeholders from numerous organizations address all issues and provide guidance. A steering committee comprised of representatives from fire operations, medical professionals and insurance industry also provides input.
- Following implementation, the Board has the option to expand to include representation from HR, risk managers, finance, and others as appropriate.



What cancers are covered?

- Seventeen specific cancers are covered:

Bladder, Brain, Colon, Esophagus, Kidney, Lung, Melanoma, Mesothelioma, Multiple myeloma, NHL, Prostate, Rectal, Skin, Stomach, Breast, Testicular, and Thyroid.

- Other cancers or diseases which adversely affect fire fighters can be added by the Board as new studies or findings are published.
- Smoking or the use of tobacco products reduces benefits by 25%.



What are my choice of limits and cost options?

- Maximum Limits available will be \$100K, \$200K, or \$300K. The fully burdened cost per full-time fire fighter is roughly \$100, \$200, or \$300 annually prior to subsidies in the first three years.
- Part-time and volunteer rates are roughly 70% the cost of full-time rate before subsidies.



How to Join

The Instructions and Checklist to Join the Pool can be found on our website: www.mffcip.org

Please use the QR code to access these instructions as well as the five (5) documents that must be received by the Pool Administrator.



Meet Our Team

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Thank You!

Questions?

www.mffcip.org