

COLORADO PROFESSIONAL FIRE FIGHTERS HEART AND CIRCULATORY BENEFIT

Beginning January 1, 2015, Senate Bill 14-172 requires any municipality, special district, fire authority, or county improvement district (employer) employing one or more firefighters to provide benefits for heart or circulatory malfunctions for full-time firefighters, as long as the state provides sufficient funding to cover the cost. The employer may purchase accident insurance, self-insure, or participate in a self-insurance pool, or multi-employer health trust. Employers may also provide similar insurance for volunteer firefighters.

The maximum amount that can be paid to a firefighter as a result of a heart or circulatory malfunction is \$250,000. Eligible firefighters who smoke a tobacco product within five years preceding the work event will have their benefit reduced by 25 percent.

In order to receive benefits a firefighter must:

- Have a medical examination that found no heart or circulatory malfunction present at the most recent medical exam.
- Be employed for at least five continuous years as a firefighter, except for a volunteer firefighter that must have five continuous service with the same employer; and
- Had experienced the heart and circulatory malfunction within 48 hours of a stressful or strenuous work event.

Minimum Required Benefits Under SB 14-172

Scenario	Benefit
Medical exam reveals a firefighter has a heart and circulatory malfunction	\$4,000 lump sum
Firefighter makes an emergency room visit and is hospitalized for up to 48 hours for a heart and circulatory malfunction	\$1500 per week, up to 7 weeks
Firefighter makes an emergency room visit and is hospitalized for more than 48 hours for a heart and circulatory malfunction	\$2,000 per week, up to 25 weeks
Firefighter has a heart and circulatory malfunction prohibiting the firefighter from returning to employment	\$2,500 per week, up to 80 weeks
Firefighter requires rehabilitative employment services for heart and circulatory malfunction	Up to \$25,000 for services
Firefighter incurs cosmetic disfigurement from a heart and circulatory malfunction	\$10,000 lump sum
Medical exam reveals a firefighter has a terminal heart and circulatory malfunction	Up to \$25,000 lump sum payment

Payments are offset by any payments made by workers compensation, FPPA, or any other retirement plan.

29-5-302. (10) For the purpose of employer policies and benefits, a heart and circulatory malfunction is treated as an on-the-job injury or illness. This subsection (10) does not affect any determination as to whether the heart and circulatory malfunction is covered under the “Workers Compensation Act of Colorado”, articles 40 to 47 of Title 8, C.R.S.

An appropriation of \$850,350 has been made to DOLA from the State General Fund.

The stake holder’s coalition has determined that the creation of a Multiple Employer Health Trust may be the best option. Some cities have chosen to self-insure.