



# Colorado Firefighter Heart and Cancer Benefits Trust



**COLORADO FIREFIGHTER**  
HEART AND CANCER BENEFITS TRUST

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# Our History:

## The Colorado Firefighter Heart and Cancer Benefits Trust

- In 2013 professional firefighters and chiefs agree that rebuttable presumptions in Workers' Compensation claims aren't working
- When cardiac claims were being pursued in order to be added to Workers' Compensation, labor and management agreed to look for a better solution
- That solution became mandatory coverage for full time firefighters funded by the State of Colorado with coverage available for volunteers and part time employees
- The Colorado Firefighter Heart Trust was launched with a first of its kind coverage owned and controlled by its members



# Adding Cancer

- In 2007, statutory changes in Colorado flipped the burden of proof from employee to employer
- This often meant long legal battles and invasive personal and medical investigations in order to obtain benefits
- In 2017, Governor signed Senate Bill 17-214, which lets fire departments sidestep the 2007 presumption law to fund anticipated ongoing out-of-pocket expenses



# Advantages for Firefighters

- No more long waits for benefits – Benefits kick in 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 rulings
- Recognition of service – Cancer will be considered a line of duty event without investigation or a determination of actually being job related
- Tax-free benefits – Except for rehabilitation payments, awards in the Cancer Program are not taxable



# Advantages for Fire Departments

- Cap on Liability – Participation places a \$272,500 per claim payout
- Retirees included for up to ten (10) years after service, versus the unlimited cap on workers' compensation
- Lower experience modification factors
- Lower Workers' Compensation rates – Long term cancer claims fall off fire class experience, lowering claims frequency and reducing fire class rates
- Improved Employee Relations – Improves relations between firefighters and management as no litigation over a claim being job-related or not



# Recap of Claims Submitted

- Heart Program: 75 claims received; 6 denied
  - Total payout \$982K
  - 7 Heart claims over \$50K
- Cancer Program: 125 claims received; 13 denied
  - Total payout \$2.1 million
  - 5 Cancer claims over \$100K



# Recap of Claim and Grant History

- Grants are allocated on a per firefighter basis to departments
- Grant balances have no restraints on how they must be used on eligible firefighters
- As of 2022, \$1.1 million in Grant Funds have been allocated to members, of which \$566K has been paid





# CDC U.S. Cancer Statistical Data as of 2018

- In 2018, a total of 1,708,921 new Cancer cases were reported in the U.S. with 862,949 among males and 845,972 among females. For all cancers combined, the overall incident rate was 436 per 100,000 in general population. It was 470 per 100,000 among males and 413 per 100,000 among females.
- Top five (5) new cancer cases in the general population:
  - Breast
  - Prostate
  - Lung and Bronchus
  - Colon and Rectum
  - Melanomas of the Skin



CFHC Trust’s actual 4-year experience compared to general population and Missouri per CDC data.

Type of Cancer	MO CDC	CO CDC	Diff	CO Trust*
Bladder	19.7	18	9.4%	14
Brain	6.7	6.5	3.1%	14
Colon and Rectal	40.1	32.5	23.4%	14
Esophagus	5.1	4.2	21.4%	-
Kidney	19.1	14.2	34.5%	42
Lung	70.7	40.4	75.0%	-
Skin of Melanoma	19.3	22	-12.3%	560
Mesothelioma	0.8	0.8	0.0%	-
Myeloma	6.6	6.1	8.2%	-
Non-Hodgkin Lymphoma	18.5	17.1	8.2%	14
Prostate	93	92.2	0.9%	98
Stomach	5.3	5.3	0.0%	14
Breast	130.2	129	0.9%	**14

Incident Rate Per 100,000 Population

\*CFHC Trust data not credible yet due to only 4 years of data from 3,000 firefighters

\*\*Breast cancer only has one full year of claims experience



# CFHC Trust Grant Programs

- Grant Programs built on the premise that it is not enough to provide coverage; must have early detection and prevention as a core value
- Firefighter Heart & Cancer Detection Grant provides funding to member fire departments for the purpose of providing heart and cancer health screening to their covered firefighters. Must participate in both programs to get Cancer screening.
- Trust allocates \$50 per enrolled firefighter to each member annually
  - Can be used to provide Heart Assessments or Cancer Screening to any firefighter enrolled in the Trust
- Prior Heart Incident Grant covers firefighters who have previously had a preexisting cardiac incident; every eligible firefighter can receive up to an initial \$750 toward Colorado State University's Heart Disease Prevention Program with a \$250 grant for annual follow-up consultations. Does not detract from members' grant funds
- All other testing programs which meet established basic parameters also qualify for reimbursement.



# CFHC Trust Funded Heart Tests

Year	Total Tests	Total Paid
2016	197	\$ 11,426
2017	1,071	\$ 90,106
2018	520	\$ 57,214
2019	864	\$ 117,259
2020	435	\$ 61,836
2021	1,530	\$ 144,868
2022	400	\$ 55,050



# Cancer Testing Programs Available

## HealthONE Cancer Screening

- Firefighters go through this screening using their primary care physician and personal health insurance contracted with HealthOne - Denver Metro area

## DetecTogether

- 3-Steps to early cancer detection program for firefighters. Also offers a free 30-minute training that can be brought directly to fire departments

## Life Scan

- A Florida company flies its team to department location for a week to run health screens on all firefighters for heart and cancer screening at a reasonable cost (approximately \$600)



# Cancer Testing Programs Available

## Galleri Blood Test

- The Galleri test looks for signals present in the blood that could indicate the presence of cancer
- If a cancer signal is detected, the results can point to where in the body the cancer signal is coming from with high accuracy. This can help your healthcare provider guide your next steps.
- Early detection of 50 types of cancers is available to any firefighter through most any physician with knowledge of this test. At this time, health insurance does not cover the \$1,000 cost.



# Prevention and Early Detection

- Use SCBA from initial attack to finish of overhaul (Not wearing SCBA in both active and post-fire environments is the most dangerous voluntary activity in the fire service today.)
- Do gross field decontamination of PPE to remove as much soot and particulates as possible
- Use Wet-Nap or baby wipes to remove as much soot as possible from head, neck, jaw, throat, underarms, and hands immediately and while still on scene
- Change clothes and wash them immediately after responding to a fire
- Shower thoroughly after a fire response and before equipment is cleaned
- Clean your PPE, gloves, hood, and helmet immediately after a fire
- Do not take contaminated clothes or PPE home or store it in your vehicle
- Decontaminate fire apparatus interior after fires
- Keep bunker gear out of living and sleeping quarters
- Provide annual medical surveillance, as available, to enhance possibility of early detection



# Review our website resources on the below

The following third party resources are on CFHC web site at cfhtrust.com:

- Cardiac One Risk Evaluation (CORE) Program: CSU designed as an affordable and mobile on-site program intended for easy yet accurate cardiovascular risk screening for approximately \$100—with the explicit purpose of aiding in the management of the heart health for Colorado firefighters. Services include:
  - Resting 12-lead ECG; fasting blood glucose, fasting lipid panel, BMI, waist circumference, skinfold measurements, resting blood pressure, review of history and smoking status, and lifestyle counseling
- Target/VectorSolutions' new course focuses on firefighter cancer prevention





# Review our website resources

External Resources at CFHC website include:

- [11 Actions for Preventing Cancer in the Fire Service](#)
- [6 Ways to Reduce Cancer in the Fire Service](#)
- [Helping Firefighters Beat Cancer](#)
- [FDNY Reduce Your Risk Project](#)
  - This project was established in 2017 by the FDNY's Contamination Reduction Workgroup to provide for the long-term health and safety of firefighters. Please review these free resources available to help keep your team safe and healthy



# Meet Our Team

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# Thank you!

Questions?

[www.cfhtrust.com](http://www.cfhtrust.com)



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