

Scenario	Amount of Benefits
A firefighter requires rehabilitative employment services for a heart and circulatory malfunction.	up to \$25,000 for services
A firefighter incurs cosmetic disfigurement from a heart and circulatory malfunction.	\$10,000 lump sum payment
A medical exam reveals a firefighter has a terminal heart and circulatory malfunction.	up to \$25,000 lump sum payment

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

In order to receive benefits a firefighter must:

- have had a recent medical examination that found no heart or circulatory malfunction present;
- be employed for at least five continuous years as a firefighter; and
- have experienced the heart and circulatory malfunction within 48 hours of a stressful or strenuous work event.

The bill does not prohibit a firefighter from receiving other benefits; however, benefits for heart and circulatory malfunction must be offset by any payments made under:

- workers' compensation;
- FPPA;
- social security or other qualified retirement plans; or
- as a part of any other employer-paid income benefit made as a result of heart and circulatory malfunction.

Background

Generally, cardiac-related illnesses as a result of a firefighter's typical job duties are not considered eligible claims under the Workers' Compensation Act of Colorado. On average, the Colorado Department of Labor and Employment (CDLE) receives 325 workers' compensation claims annually from firefighters regarding "lost time" on the job, meaning any period in which a firefighter must be out of work exceeding three days. The CLDE receives approximately five heart related workers' compensation claims each year.

At present, there are approximately 14,990 firefighters in Colorado and 5,669 are considered full-time, career firefighters. Roughly 65 percent of fire departments are operated by special districts, 12 percent by municipalities, 13 percent by non-governmental volunteer fire departments, and the remaining 10 percent represent multiple fire authorities (industrial, private, tribal, or the federal Department of Defense).

Local Government Impact

The bill presents an indeterminate, but potentially significant, fiscal impact on local governments. Employers would be responsible for maintaining insurance for all 5,669 full-time firefighters in the state. However, the actual percentage of full-time firefighters that would be eligible to receive benefits as a result of a heart or circulatory malfunction is unknown. The combined costs of providing accident insurance and making benefit payments to qualified firefighters will increase costs to local governments.

Effective Date

The bill takes effect on January 1, 2015.

State and Local Government Contacts

Counties
Labor

Municipalities
Corrections

Special Districts
Natural Resources