



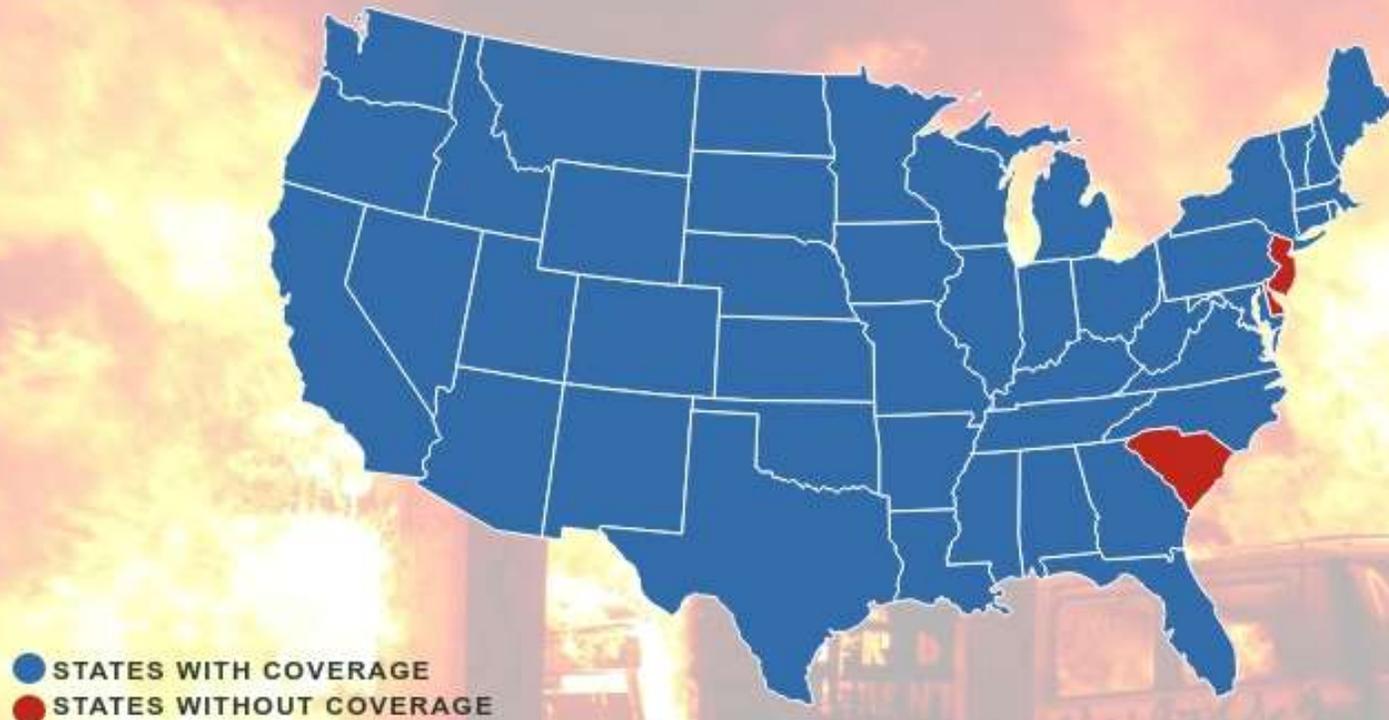
# Worker's Compensation and Cancer

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# Current USA Cancer Presumptions

## CANCER COVERAGE BY STATE





# WC origin and the problems

- Originally designed as a partial salary replacement
- Most states define as a physical harm
- Modern laws by legislation often cause issues with the outdated WC laws
  - Cardiac, Stroke, Cancer and PTSD are PRESUMPTIVE
- POLITICS and legislation sessions are short
- Limited if any Oncologists will accept assignments
- Time is critical and once you have a cancer diagnosis you cant wait
- State risk pools, multiple insurance companies, and self funded issues
- Cities and HR's have differing views



# All states are not made the same

- INDIANA- Active FF and up to 60 months after. Mentions NIOSH and IARC
- OHIO- Active for 6 years, IARC groups 1 or 2a, tobacco and caps 70yo
- WISCONSIN- Active 10 years, tobacco clause
- MICHIGAN- Active for 5 years, 10 cancers, tobacco (substantial or consistent user)
- PENNSYLVANIA- Active 4 years and volunteers, IARC group 1 and up to 11 years after
- TEXAS- Active 5 years, 11 cancers, lost IARC, tobacco
- All of the inconsistencies are challenges for IAFC and IAFF



# WC and Insurance Practices – Hard to NOT take it personal

- ▶ First report of injury forms- CRITICAL for time reporting and documentation
  - ▶ If a supervisor comments urge your Chief to add language
- ▶ Often additional forms required
- ▶ Employee notification and case manager assigned
- ▶ Insurance search will begin
  - ▶ Tobacco and risky behaviors
  - ▶ May include spouse
- ▶ Decision, appeal options, timelines, Ombudsman, more appeals and eventually closure
- ▶ WHY???? Pandora box and MONEY (Insurance fund vs CASH)

# Robert Webb personal story





# Other thoughts

- FD Leadership must be in front of their Council and HR educating and supporting any and all prevention measures as well as adequate funding
- CULTURE must change and so do our tactics
- IF we cannot solve this then our States will, or at least try
- Understand the IARC and how it relates to fire based carcinogens
  - Group 1-Carcinogenic to humans
  - Group 2A- Probably Carcinogenic to humans
  - Group 2B- Possibly Carcinogenic to humans



# Contact Information



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