



UPFFA

Uniformed Professional Fire Fighters Association of Connecticut

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The *HOT* Sheet

News and information from Connecticut's Professional Fire Fighters

HB 5629...YOU ASKED FOR THE TRUTH...

On March 4, 2008, the Connecticut Conference of Municipalities held a press conference at the Legislative Office Building for the purpose of releasing to the general public and the General Assembly a Public Policy Report titled "Special Benefits Mandates: Unnecessary, Unjustified and Unaffordable".

In the following comparison table, the UPFFA points out what we believe are the reports' misrepresentations of the true substance of HB 5629, AN ACT CONCERNING WORKERS' COMPENSATION COVERAGE FOR FIREFIGHTERS AND POLICE OFFICERS as passed out of the Labor and Public Employees Committee as **LCO # 3335**.

We believe that the CCM report MISREPRESENTS HB 5629 as "Heart and Hypertension" and projects costs for this new bill based on unsubstantiated pre-1996 figures. This document attempts to set the record straight by pointing out what we believe are the reports' falsehoods and deceptions.

From CCM REPORT SUMMARY

H.B. 5629 FACTS

Deception! "Huge burden to towns and cities:
HB 5629, similar to last year's proposal, would overturn the foundation of the workers' compensation system by awakening the state's heart disease and hypertension [H&H] mandate, and also mandating new benefits for cancers and infectious and contagious diseases. The mandates would not require covered employees to show the origin of their illnesses, and would fundamentally shift the burden to towns and cities to show the illnesses are *not* job-related."

THIS IS NOT A RETURN TO HEART & HYPERTENTION OF THE PAST, although every fire fighter and police officer should be entitled to this protection. Here are the differences between HB 5629 and the Old Heart and Hypertension:

- HB 5629 covers cardiac incidents **ON DUTY ONLY**. **HYPERTENSION IS NOT INCLUDED** IN THIS BILL.
- H & H covered cardiac and hypertension incidents for 24 hours a day, 7 days a week.
- HB 5629 provides for municipalities to challenge (rebut) claims.
- H & H claims could not be challenged (irrebutable).
- HB 5629 requires pre-employment examinations and documentation of incidents or exposures.
- H & H required no pre-employment examinations.

Deception! "The mandates are grossly unnecessary:
Public safety employees are already eligible for workers' compensation benefits, as long as they show that their ailments are job related."

IT IS VITALLY NECESSARY for the affected fire fighters and police officers. HB 5629 **REQUIRES** pre-employment examinations, documentation of incidents and in the case of an exposure a written affidavit signed by the fire fighter or police officer verifying that they were not exposed outside the scope of their employment.

Deception! "Do not regress:
In 1996, the General Assembly recognized that eliminating the costly H&H mandate was sound public policy. This runaway mandate was hitting property taxpayers hard. Reinstating this unfunded mandate would be the opposite of property tax relief."

AS POINTED OUT ABOVE, this is not a "REINSTATEMENT" of the pre-1996 statute. This statement is disingenuous and deceptive.

From CCM REPORT SUMMARY

H.B. 5629 FACTS

False!

Medical evidence is inconclusive:

- Studies have failed to prove conclusively that the rate of death from cardiovascular disease for firefighters is greater than that of the general population.
- Results have not been consistent among studies with respect to cancers and many studies do not show an increasing risk with duration of employment.
- The CDC concluded: first responders are not at a greater risk than the general population for Hepatitis C.

TESTIMONY SUBMITTED THIS YEAR AND LAST YEAR (2007) DIRECTLY CHALLENGES THIS UNSUBSTANTIATED ASSUMPTION. Study after study and simple common

sense compels one to conclude that exposure to smoke and other products of combustion inhaled or absorbed at the scene of an emergency, over time, DOES have a deleterious effect upon the cardiovascular system.

The CDC study cited did not take into consideration emergency operations involving blood to blood contact.

Deception!

The costs are real:

- Grandfathered H&H beneficiaries still impact the local bottom-line — \$40.5 million in accrued liability in 2007 — just among only eleven surveyed municipalities.
- \$98 million total incurred costs for H&H, to date, — and 444 H&H claims filed since 1996 — among only twenty-five CIRMA-administered towns.
- As many as 89 H&H claims still open — in one municipality.
- Infectious and contagious disease cases cost as much as \$2.5 million per claim.
- Cancer claim costs would exceed \$1 million, per claim.

THE REAL COSTS:

- Statistics cited by CCM overestimate costs by including pension payments and insurance costs in projected and actual payments. These costs are based on contractual agreements and are payable upon retirement irrespective of a workers' compensation claim.
- Costs projected for individual claims vary widely and are a cost to be borne by workers' compensation or health care irrespective of a workers' compensation claim.

Deception!

Compounding financial effects:

- Local governments' insurance costs could increase between 15 and 35 percent.
- Moody's warns — requirements to report increased liabilities could exert financial stress and impact municipal credit ratings.

What increased insurance costs?

If local governments' insurance costs are expected to increase based on the passage of HB 5629, why would CIRMA, through CCM, increase Workers' Compensation Insurance FREE to CCM member towns. This FREE insurance upgrade includes increased coverage for Volunteer Fire Fighters for heart and circulatory malfunction and contagious and infectious disease. Are we to expect that CIRMA is taking a loss on increasing this insurance coverage to municipalities or, more likely, **claims are minimal for heart and infectious disease cases.**

H.B. 5629 is **THE TOP PRIORITY** for Fire Fighters.

- ☆ Opponents have used faulty and misleading data and generalities for the many years they have opposed this bill.
- ☆ Many statistics cited by the bill's opposition are custom created to reflect whatever outcome is desired.
- ☆ Fire Fighters ask that lawmakers seriously consider this bill and our arguments.
- ☆ Opponents hope their Mega Mandate Hysteria will influence the vote.

In the end, we are confident legislators will base their support on
COMMON SENSE, FAIRNESS AND THE FACTS!