



MISSOURI FIRE FIGHTERS

CRITICAL ILLNESS POOL

History



- For years, the Workers' Compensation program failed to recognize cancer among fire fighters as directly related to workplace exposure to carcinogens.
- Labor and management worked alongside legislators to draft legislation to create the Missouri Fire Fighters Critical Illness Pool (MFFCIP) in order to provide benefits to fire fighters with cancer.

History



- In May of 2021, Senate Bill 45, sponsored by Senator Lincoln Hough, was passed along with a \$5,000,000 State appropriation for the MFFCIP.
- In May of 2022, the first participants became covered by the Pool.

History



- In 2023, the scope of the Critical Illness Pool was expanded by Senate Bill 21 to include:
 - Behavioral health benefits
 - EMS and Telecommunicators eligibility
 - \$7,000,000 additional funding

The MFFCIP now covers nearly 5,200 first responders from 140 member agencies.

MFFCIP Focus

Change the culture!

- Break down barriers
- Raise Awareness
- Improve Access to Support




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All Missouri Fire Fighters, EMS, and Telecommunicators are eligible!

Volunteer & Part Time: 5 years of active service with minimum of 24 hours training

Full Time: 5 years with minimum 1,600 hours of service

Member entity determines who is eligible

Medical examination: Must be completed some time at or after hire and before a diagnosis

Cancer & Firefighting

**1.3X Greater
Brain Cancer**

**1.4X Greater
Skin Cancer**

**1.5X Greater
Blood Cancer**

**2X Greater
Testicular Cancer**

**1.3X Greater
Prostate Cancer**



40%

of the general population will be diagnosed with cancer.

Firefighters have a

9%

higher cancer diagnosis rate

Firefighters have a

14%

higher risk of dying from cancer

1:204

cases of pediatric cancer in children of firefighters compares to 1.7:10,000 in the general population.**

Membership Benefits



Cancer Coverage

- No long waits – Benefits are paid to the individual within 10 days of receipt of completed documentation
- Scaled awards based on condition – First Responders receive payments based on the type and stage of their cancer
- Recognition of service – Cancer is considered a line of duty event for benefit payments without investigation
- Retirees are covered for 15 years, up to age 70

Cancer Coverage

- Non-taxable accident coverage benefit
- Supplement or pay for out-of-pocket expenses
- Provide additional compensation for other benefits, such as equipment or experimental treatment, as determined solely by the first responder.
- Benefits are paid to designated beneficiaries in terminal cases.
- Tobacco use reduces benefit by 25%.

Cancer Coverage

Cash awards – paid within 10 days of a completed application

Up to \$4,000 disbursements made semi-monthly based on benefit schedule

Payments made before sick leave and vacation time need to be used

Diagnosis is assumed to be an at-work occurrence

Coverage is technically not disability insurance; it is accident coverage

Does not exclude the filing of a Workers' Compensation claim - payments will be offset under Workers' Comp

Covered Cancers



- Bladder
- Brain
- Breast
- Colon
- Esophagus
- Kidney

- Lung
- Melanoma
- Mesothelioma
- Multiple myeloma
- Non-Hodgkin Lymphoma
- Prostate

- Rectal
- Skin
- Stomach
- Testicular
- Thyroid



Supplemental Coverage

For members diagnosed with:

- Bone
- Buccal cavity/pharynx
- Eye
- Hodgkin's disease
- Intestine
- Larynx
- Leukemia
- Liver
- Pancreas
- Soft tissue sarcoma.



Cancer Coverage

As new studies or findings are published, the board may add other cancers or diseases that adversely affect first responders.

To date, over 50 claims have been processed, totaling more than \$1.2 million in benefits.



Take Action to Reduce Your Risk

- Personal Decontamination
- Clothing & Equipment
- Respiratory Protection

Understand and reduce cancer risk



**NATIONAL
FIREFIGHTER
REGISTRY**
for Cancer
Understanding &
Reducing Cancer



Dedicated to researching
fire fighter cancer



All firefighters, with or
without cancer, should join!



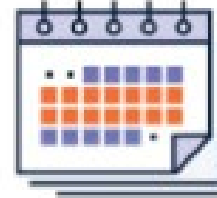
[Cdc.gov](https://www.cdc.gov)

#1



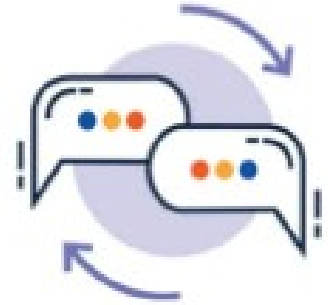
**Know
Your Great**

#2



**Use the
2-Week Rule**

#3



**Share with
Your Doctor**

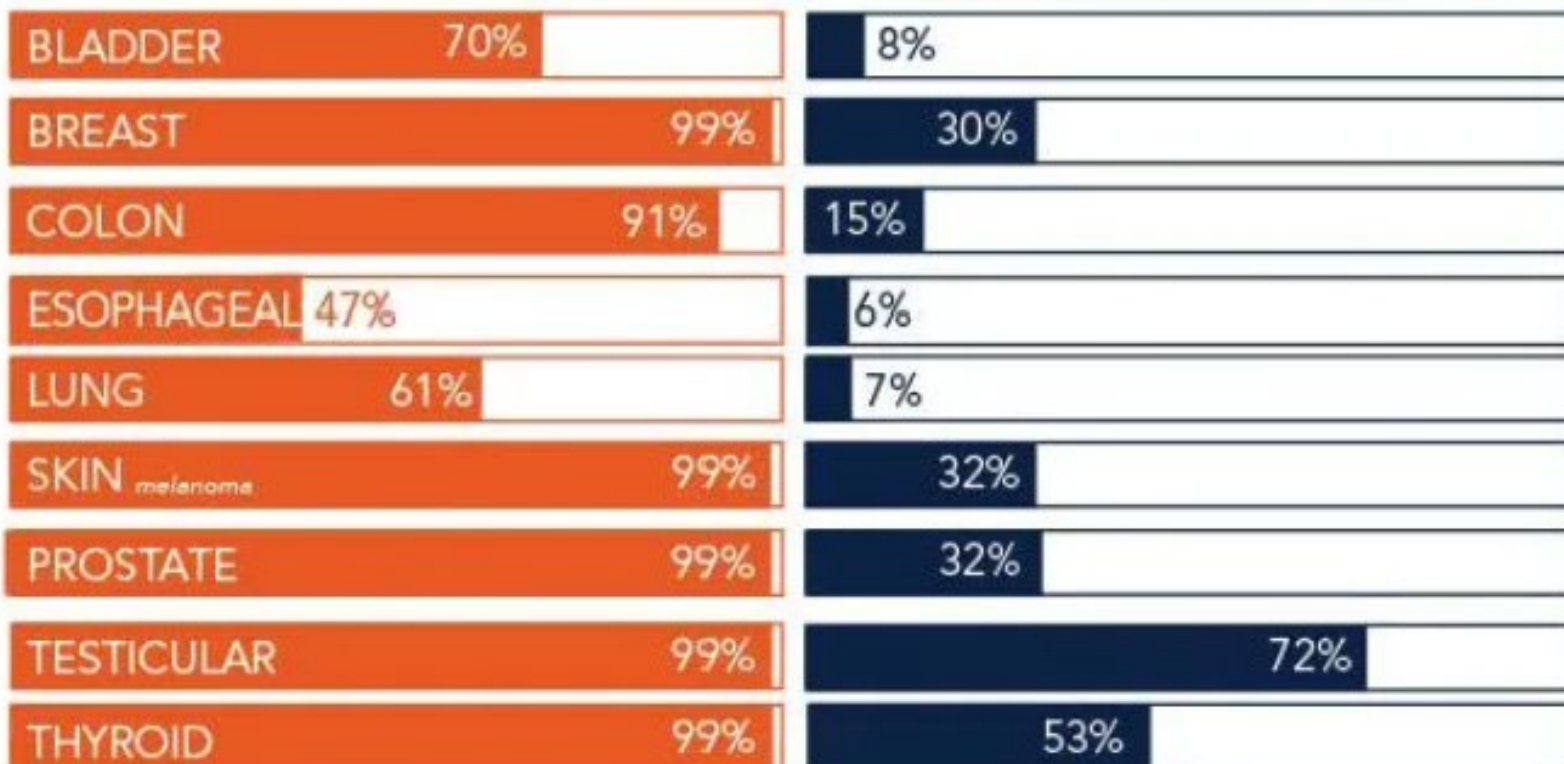
- Follow these three simple steps and give yourself a life-saving advantage!
- Learn more at DetecTogether.org



Early vs. Late Diagnosis Survival Rates

STAGE 0/1 (LOCAL)

STAGE 4 (DISTANT)



Source: American Cancer Society 5-year SEER data (based on people diagnosed between 2010-2023)

NO ONE FIGHTS ALONE



Behavioral Health Program

Designed to Foster -

- Awareness
- Prevention
- Intervention

Fighting the Stigma – IAFF/NBC Poll

- 95% of first responders said they have experienced critical stress on the job
- 75% have endured experiences which have caused lingering issues
 - Trouble sleeping, Unwanted memories, Relationship problems
 - 27% say the stress has led to substance abuse
 - 19% say they have had thoughts of suicide

**81% said they believe seeking support
will be seen as weak or unfit for duty**

Common Behavioral Health Issues Found in First Responders

- Depression
- Anxiety
- Burnout
- Compassion Fatigue
- Sleep Disorders
- Alcohol & Drug Addiction
- Post-traumatic Stress Injury
- Moral Injury

Behavioral Health Program

Free resources available to all Missouri First Responders

- Regional system to coordinate assistance
- Trained Peer Support Teams
- Network of Culturally Competent Clinicians

Behavioral Health Program

Response to Potentially Traumatic Event

- Contact an MFFCIP Coordinator
- An MFFCIP team will be assembled
- A Debrief will be coordinated and conducted

MFFCIP - Regional Contacts

Region 1:

Mike Peacock
Independence Fire Dept
MPeacock@IAFF781.org
816-718-7302

Clinician:

AJ Pittman LSCSW, LCSW,
LMAC, SEP
AJones@IAFF42.org
913-523-4090

Region 2:

Mike Holz
Columbia FD
Smoltzy911@gmail.com
573-268-3030

Clinician:

Joan Burke LPC, EMT-P
Joan@clacounseling.com
573-356-9951



Region 3:

Chris Mantia
Cottleville FPD
Region3CIP@gmail.com
314-420-6456

Clinician:

Valerie Beason, LPC
VBeasonCounseling@gmail.com
636-395-3101

Region 4:

Scott Guccione
Springfield FD
4firegooch@gmail.com
417-576-8105

Clinician:

Dr. Joe Hulgus
JHulgus@msn.com
417-827-1557

Behavioral Health Program

Best practices guides available for:

- First Responder Agencies
- Peer Support Teams
- Clinicians

MFFCIP Resources

Behavioral Health Program at MFFCIP.org

Grants

- Peer Support Teams
- Residential/inpatient Services
- Clinicians



Follow Missouri Fire Fighters Critical Illness Pool on



Intro to Peer Support Training

- Perryville – August 27
- Pulaski County – Sept 10

Free

7 Hours of CEUs

Contact

Sherry.Mffcip@gmail.com



First Responder Wellness Symposiums

- St. Peters – October 22
- Blue Springs – October 23

Free

7 Hours of CEUs

Contact:

Sherry.Mffcip@gmail.com





MFFCIP RESPONDER
WELLNESS APP



MFFCIP Messages

NEW CONTENT!

Welcome!

View all →

Weather of the Day

66°F

Clear



Connect To Support Now



😊 Valor Net — H2F



Answer a few questions to
get extra points →



Physical Readiness →

NEW CONTENT!



Spiritual Readiness →

NEW CONTENT!



Mental Readiness →

NEW CONTENT!



Sleep Readiness →



Nutritional Readiness →

Connect To Support Now



Resource
Center



Wellness
Messages



Phone Book



Regional
Resources Map



Chat



Useful Links



Facilities



Providers

Connect To Support Now



MFFCIP Resources

MFFCIP First Responder Wellness App

IOS



Android



What are my choices of coverage and costs?

Volunteer and Part-time First Responders

Coverage Limit	Annual Cost
\$100,000	\$44
\$200,000	\$88
\$300,000	\$133

What are my choices of coverage and costs?

Full-Time Responders

Coverage Limit	Annual Cost
\$100,000	\$55
\$200,000	\$109
\$300,000	\$165

How to Join



The instructions and required documents can be found on our website: www.mffcip.org

- Quick Calculator
- Quote Form
- District Resolution or Municipal Ordinance
- Designation of Representative
- Member Roster
- Trust & Pool Agreement

Individual Membership Opportunity

FFAM Members Only

Open enrollment

Oct 1- Dec 31, 2025

Coverage beginning

Jan 1, 2026

Select coverage level

Cost same per person



Best Practice Agreements

Signed annually by Chief
Created to change the culture!



- Personal Decontamination – Use wet wipes, shower thoroughly
- PPE – Gross field decontamination. Clean after every incident. Keep out of living quarters
- Clothing – Change and wash immediately. Keep separate from personal. Do not take home or store in personal vehicle
- Response Apparatus – Decontaminate interior after each incident
- SCBA use for fire agencies – Initial attack through overhaul

Best Practice Agreements



- Open Communication – Encourage open conversations. Schedule regular check-ins.
- Crisis Support – Provide post-incident debriefings for all responders involved.
- Seek Assistance – From peer support teams, chaplains, and mental health professionals.
- Resources – Encourage access to first responder health and wellness support and mobile application.

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Questions?