



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



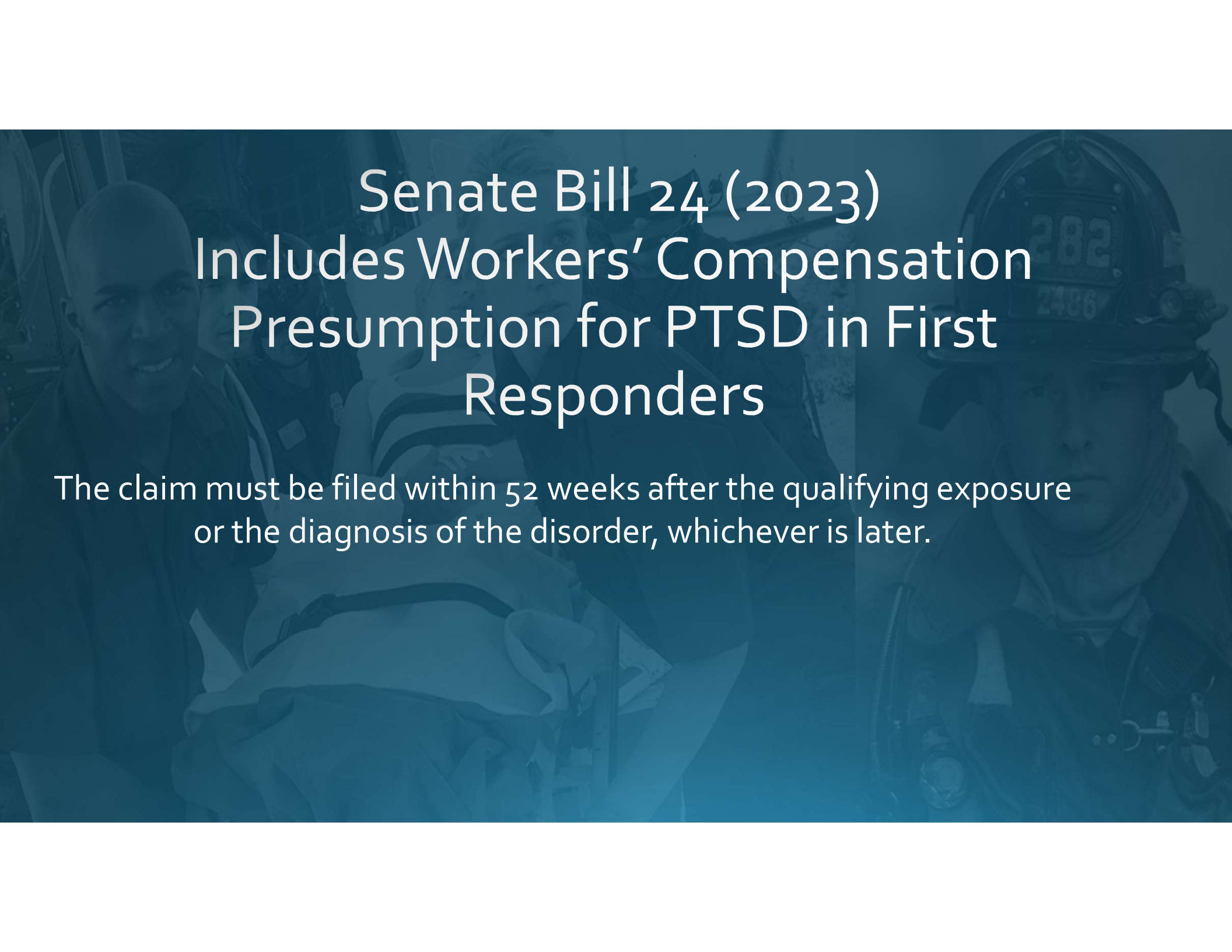
- In May of 2021, Senate Bill 45, sponsored by Senator Lincoln Hough, was passed along with a \$5,000,000 State appropriation for the MFFCIP.
- In May of 2022, the first participants became covered by the Pool.

History



- In 2023, the scope of the Critical Illness Pool was expanded by Senate Bill 24 to include:
 - Behavioral health benefits
 - EMS and Telecommunicators eligibility
 - \$7,000,000 additional funding

The MFFCIP now covers 5,336 first responders from 144 member agencies.



Senate Bill 24 (2023) Includes Workers' Compensation Presumption for PTSD in First Responders

The claim must be filed within 52 weeks after the qualifying exposure or the diagnosis of the disorder, whichever is later.

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

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

MIRMA Members

MIRMA provides a 50% reimbursement for agencies who join MFFCIP at the \$300,000 level of coverage.

Over \$75,000 in benefits paid to MIRMA members to date.

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.**

Cancer Coverage Benefits

- Benefits may be used to supplement or pay for out-of-pocket expenses.
- Retirees are covered for 15 years post-retirement, up to age 70.
- Benefits are paid to designated beneficiaries in terminal cases.
- Tobacco use reduces benefit by 25%.

Cancer Coverage

Benefit payments begin within 10 days of a completed application

Semi-monthly payments are made directly to the individual

Benefit amount is based on the type and stage of cancer

Diagnosis is assumed to be an at-work occurrence

Coverage is technically not disability insurance; it is non-taxable 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



#1
**Know
Your Great**



#2
**Use the
2-Week Rule**



#3
**Share with
Your Doctor**

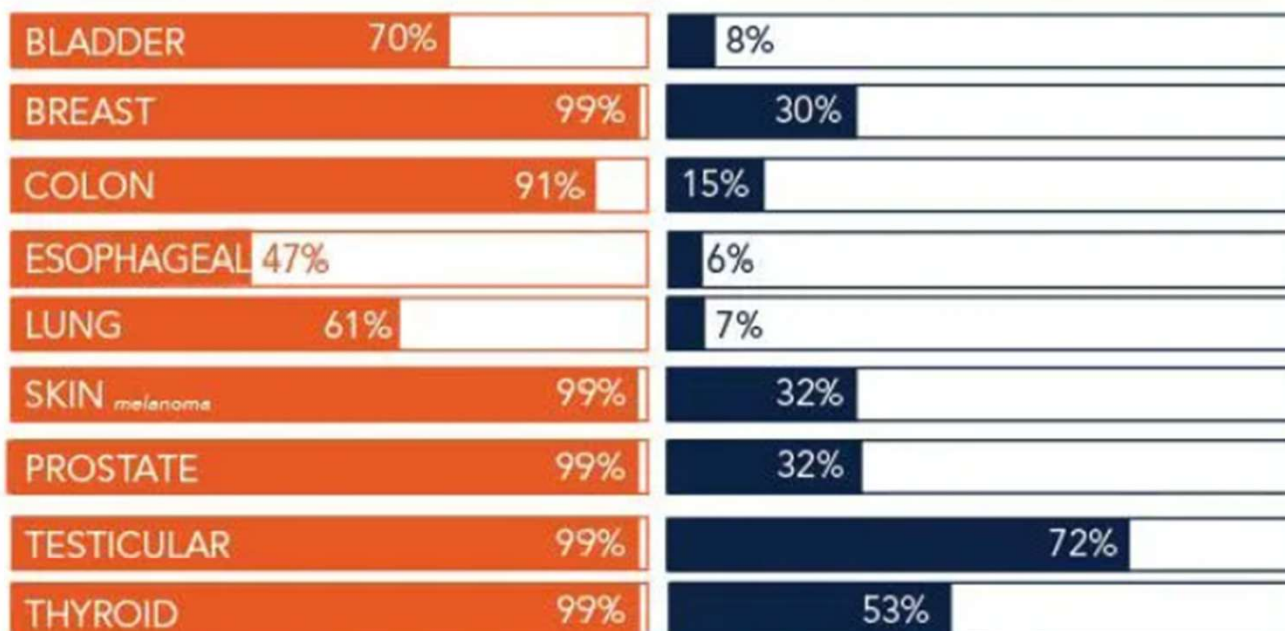
- Follow these three simple steps and give yourself a life-saving advantage!
- Learn more at DetecTogether.org



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

Launched in July 2024

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**

Mental Health Statistics

General Population

- 3-7 Traumatic experiences during lifetime
- 20% Develop a mental health condition
- 4% Have suicidal feelings

First Responders

- 500-700 Traumatic experiences during lifetime
- 30% Develop a mental health condition
- 28 % Have suicidal feelings

The background of the slide is a blue-tinted photograph of first responders. On the left, a group of people, including a man in a dark uniform and a woman in a white shirt, are looking towards the camera. On the right, a firefighter in full gear, including a helmet with the number '282' and '2486', is visible. The overall tone is somber and professional.

Common Behavioral Health Issues Found in First Responders

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

Unhealthy Coping



Drugs & Alcohol

Food

Gambling

Sex / Porn

High Risk Behaviors

Relationships

Shopping / Spending

Over-Working



MFFCIP's 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**

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



Provide Support Following Potentially Traumatic Events

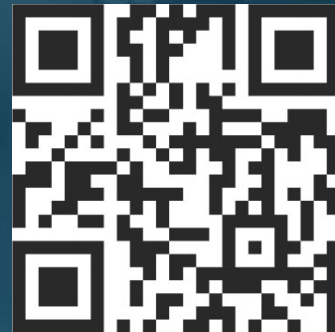
- Contact MFFCIP
- An MFFCIP team will be assembled
- A Debrief will be coordinated and conducted

MFFCIP Resources

Behavioral Health Program at MFFCIP.org

Grants for MFFCIP Members

- Peer Support Teams
- Residential/inpatient Services
- Clinicians



Follow the Missouri Fire Fighters Critical Illness Pool on



Behavioral Health Program

Best practices guides available for:

- First Responder Agencies
- Peer Support Teams
- Clinicians

Intro to Peer Support Training

- Perryville – August 27
- Pulaski County – Sept 10

FREE for First Responders

7 Hours of CEUs

To Register Contact:

Sherry.Mffcip@gmail.com





First Responder **Wellness** Symposia

FREE for all Firefighters, Paramedics, EMTs and Dispatchers!

Join Us for a Day of Learning, Growth, and Empowerment

Presentations by National Experts!

Designed to provide tools, resources, and strategies to support wellness and resilience in those who serve on the front lines.

- October 22 - St. Peter's
- October 23 - Blue Springs

See Link to Register





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 First Responder Wellness App

Free for Members!

Create a First Responder account
using your FDID#

IOS



Android



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
- Best Practice 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?