

Firefighter Workers' Compensation Presumption Bill

By Alan W. Hulse, CEO, ARM, AIC

Senate Bill 160, titled, "Provide Workers' Compensation for Presumptive Diseases of Firefighters," has gained much attention from both our members and the public. This bill legislates if a firefighter is diagnosed with certain cancers and other diseases, the illness is presumed to be work-caused and must by law be covered by workers' compensation. In the past, an employee would have had to prove the condition was work-caused in order for workers' compensation to pay. This bill has now passed both chambers of the legislature and Governor Bullock has signed it.

The MMIA has worked diligently throughout this legislative session to minimize the impacts of this bill on our cities and towns. Preliminary actuary reports indicated a possible increase of up to \$3 million in the firefighter coverage code if the bill passed as written. We were able to get amendments

in the bill, which lower that estimate to \$1.2 million. While we are pleased with this result, it still amounts to an approximate 60% increase in the rate for the firefighter class code.

We also tried to include a permissive levy in the bill to help cities and towns pay for this cost increase. Unfortunately, those efforts were not successful.

The MMIA is committed to providing high-quality coverage and stable rates to Montana's cities and towns. We thank the Board of Directors and other city and town leaders who have helped us work toward good and fair lawmaking in this legislative session. ■

CEO'S CORNER



Employee Benefits...(cont'd)

Employee Benefits New Website

MMIA is thrilled to announce a new website specifically for MMIA Employee Benefits plan participants and city/town benefit administrators.



Please visit www.mmiaEB.net for access to resources, contact information, plan documents and more!

Open Enrollment is coming!

May 15 – June 15 is employees' chance to make changes to their benefits. It's also a great time to make sure they know about all the valuable resources available to all MMIA Employee Benefits members that can save money and increase wellbeing!

The Employee Benefits Program will be sending an Open Enrollment USB containing important benefit information for the coming plan year including details on next year's wellness program! This should hit participants' mailboxes in mid-May.

2019/20 Wellness Program

- ♥ \$50 – Get a health screening
- 👥 \$50 – 80% Employee Participation
- 🍏 \$50 – Health Screening Review with a Take Control health coach about health screening results. Take Control will have Nurse Practitioners available for more in-depth questions.
- 📖 \$50 – Watch a video on our website, then complete a short quiz.

No logging in. No waiting for claims to be filed. Physical gift cards will be sent to cities and towns.

Up-to-Date Information

Please remember to relay up-to-date information to MMIA Employee Benefits. This includes changes to:

- Name
- Address
- Phone number
- Marital status, even if the spouse isn't on the plan.

You can send these changes to Nikki Willoughby at nwilloughby@mmia.net. If a participant has a qualifying event like a death, birth, marriage or divorce, please use the Benefits Enrollment, Termination or Change Form found at www.mmiaeb.net/forms/. ■