

# **Pennsylvania firefighters losing workers' compensation coverage**

Insurance companies are dropping firefighters from their workers' compensation coverage in Pennsylvania due to reports showing that firefighters have an increased risk of developing cancer. Insurers started dropping coverage after the Firefighters Cancer Presumption Act was approved in 2011.

The Firefighters Cancer Presumption Act says that every form of cancer can be considered a work-related illness in a firefighter, and that it is up to the municipality to prove that a firefighter's cancer was not caused by occupational exposure. The law also allows workers' compensation claims to be filed going back 600 weeks.

Since the new law allows more claims to be filed and states that all types of cancer will be considered a work-related illness, more insurers are dropping firefighters from their workers' compensation coverage in Pennsylvania. Most insurers said that they decided to drop coverage because they feared that they would receive too many claims from firefighters with cancer. Insurers who have not dropped coverage for firefighters have significantly increased the premiums for workers' compensation coverage.

Many municipalities are turning to the State Workers' Insurance Fund to get workers' compensation coverage for firefighters after being dropped by private insurers. Many municipalities are saying that the State Workers' Insurance Fund offers the most cost-effective coverage since being dropped by private insurers.

Due to the high number of insurers who have dropped firefighters from coverage, some have suggested that the state

should modify the Firefighters Cancer Presumption Act. However, lawmakers who support the law say that it does not need to be modified and that all firefighters deserve protection under the law as they continue to put their lives at risk in the community.

Studies have shown that firefighters have a significantly higher risk of developing cancer. Under the new law, firefighters are protected and can file workers' compensation claims to receive benefits if they have developed cancer. Firefighters should contact a workers' compensation attorney to discuss their claim.

**Source:** Firehouse, "Insurers Cutting Workers' Comp. for Pa. Firefighters," Josephy Kohut, April 29, 2013