

Philadelphia “Heart and Lung” Disability Act

A controversial disability program that provides extra disability protection and benefits to the city’s finest police officers and firefighters is under fire from city officials.

The program is commonly known as the “Heart and Lung Act” even though it is an all-inclusive disability program that was designed to provide temporary benefits for injured officers and firemen. It was introduced several years ago as a replacement for a prior, oft-maligned disability program that often left injured officers forced to return to work too soon. It is intended to fulfill two purposes:

- Provide comprehensive disability coverage for officers and firefighters injured in the line of duty
- Give the injured more control over their own health care treatment including the ability to select their own providers and establish their own treatment protocol

Officials see the current system as an overcorrection of the old program’s flaws – they say that the “Heart and Lung Act” pays pre-tax dollars to recipients that actually results in them receiving higher income on the program than they would while working. That – according to critics – encourages officers to stay out of work for much longer than necessary and to exaggerate the extent of their injuries in order to continue receiving disability payments.

While the rate of public employees on full disability and limited duty work has increased in the years since the advent of the Act, officers themselves risk being taken advantage of if the Act is completely repealed and the disability system returns to that used in prior years. If you or a loved one has been hurt in the line of duty, contact an experienced Philadelphia personal injury attorney to learn more about your

legal rights and options for disability benefit coverage.