MISSISSIPPI LEGISLATURE

REGULAR SESSION 2022

By: Representatives Hale, Carpenter, Creekmore IV, Eure, Evans (91st), Ford (73rd), Goodin, Horan, Pigott, Rushing, Scoggin, Tubb To: Insurance; Appropriations

HOUSE BILL NO. 1033

1 AN ACT TO AMEND SECTIONS 25-15-405 AND 25-25-409, MISSISSIPPI 2 CODE OF 1972, TO REVISE THE MISSISSIPPI FIRST RESPONDERS HEALTH AND SAFETY ACT TO PROVIDE THAT THE CANCER BENEFITS UNDER THE ACT 3 WILL NOT BE PAID FROM INSURANCE POLICIES BUT SHALL BE PAID BY THE 4 5 ATTORNEY GENERAL'S OFFICE FROM FUNDS APPROPRIATED BY THE 6 LEGISLATURE; TO REPEAL SECTION 25-15-407, MISSISSIPPI CODE OF 7 1972, WHICH PROVIDES THAT THE COST OF PURCHASING INSURANCE 8 POLICIES THAT PROVIDE FOR CANCER COVERAGE MUST BE BORNE BY THE 9 FIRST RESPONDERS' EMPLOYERS; TO AMEND SECTION 7, CHAPTER 467, LAWS OF 2019, AS LAST AMENDED BY SECTION 2, CHAPTER 364, LAWS OF 2021, 10 11 TO REVISE THE EFFECTIVE DATE OF THE MISSISSIPPI FIRST RESPONDERS 12 HEALTH AND SAFETY ACT TO CONFORM WITH THIS ACT; AND FOR RELATED 13 PURPOSES.

14 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

15 SECTION 1. Section 25-15-405, Mississippi Code of 1972, is

16 amended as follows:

17 25-15-405. (1) As an alternative to pursuing workers'

18 compensation benefits, upon a diagnosis of cancer, a first

19 responder is entitled to the following benefits:

20 (a) Provided the diagnosis occurs on or after the first

21 responder's effective date of coverage and for five (5) years

22 after retirement, a * * * benefit of up to Thirty-five Thousand

23 Dollars (\$35,000.00) of coverage for each approved claim of a

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24 diagnosis payable to the first responder upon acceptable proof to 25 the * * * Attorney General's Office of a diagnosis by a 26 board-certified physician in the medical specialty appropriate for 27 the type of cancer diagnosed that the cancer was caused by an 28 occupational hazard and that there are one or more malignant 29 tumors characterized by the uncontrollable and abnormal growth and spread of malignant cells with invasion of normal tissue and that 30 31 either:

32 (i) There is metastasis, and surgery, radiotherapy33 or chemotherapy is medically necessary;

34 (ii) There is a tumor of the prostate, provided 35 that it is treated with radical prostatectomy or external beam 36 therapy; or

37 (iii) The first responder has terminal cancer, his 38 or her life expectancy is twenty-four (24) months or less from the 39 date of diagnosis, and will not benefit from, or has exhausted, 40 curative therapy.

41 (b) Provided the diagnosis occurs on or after the first 42 responder's effective date of coverage and for up to five (5) years after retirement, a * * * benefit of up to Six Thousand Two 43 44 Hundred Fifty Dollars (\$6,250.00) for each approved claim of a 45 diagnosis payable to the first responder upon acceptable proof to 46 the *** * *** Attorney General's Office of a diagnosis by a board-certified physician in the medical specialty appropriate for 47 48 the type of cancer involved that:

49 (i) There is carcinoma in situ such that surgery, 50 radiotherapy or chemotherapy has been determined to be medically 51 necessary;

52 There are malignant tumors which are treated (ii) 53 by endoscopic procedures alone; or

There are malignant melanomas. 55 The combined total of benefits received by any (C) 56 first responder under paragraphs (a) and (b) of this subsection 57 (1) during his or her lifetime shall not exceed Fifty Thousand Dollars (\$50,000.00). 58

(iii)

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59 (d) Provided the date of disability occurs on or after the first responder's effective date of coverage, a disability 60 61 benefit payable as a result of a specific cancer to begin six (6) 62 months after the date of disability and submission to the * * * 63 Attorney General's Office of acceptable proof of disability caused 64 by the specified disease or events such that the illness precludes 65 the first responder from serving as a first responder:

(i) For nonvolunteer first responders, a monthly 66 67 benefit equal to sixty percent (60%) of the first responder's monthly salary as an employed first responder with a fire or 68 69 police department or a monthly benefit of Five Thousand Dollars 70 (\$5,000.00), whichever is less, of which the first payment shall 71 be made six (6) months after the total disability and shall 72 continue for thirty-six (36) consecutive monthly payments unless the first responder regains the ability to perform his or her 73

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74 duties as determined by reevaluation under subparagraph (iv) of 75 this paragraph, at which time the payments shall cease the last 76 day of the month of reevaluation;

77 (ii) For volunteer firefighters, a monthly benefit of One Thousand Five Hundred Dollars (\$1,500.00) of which the 78 79 first payment shall be made six (6) months after the total disability and shall continue for thirty-six (36) consecutive 80 81 monthly payments unless the first responder regains the ability to perform his or her duties as determined by reevaluation under 82 83 subparagraph (iv) of this paragraph, at which time the payments 84 shall cease the last day of the month of reevaluation;

85 (iii) Such monthly benefit shall be subordinate to
86 any other benefit actually paid to the first responder solely for
87 such disability from any other source, not including private
88 insurance purchased solely by the first responder;

(iv) Any first responder receiving the monthly
benefits may be required to have his or her condition reevaluated.
In the event any such reevaluation reveals that such person has
regained the ability to perform duties as a first responder, then
his or her monthly benefits shall cease the last day of the month
of reevaluation; and

95 (v) In the event that there is a subsequent 96 recurrence of a disability caused by a specified cancer, which 97 precludes the first responder from serving as a first responder,

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(e) An eligible first responder who dies as a result of a compensable type of cancer, or circumstances arising out of the treatment of a compensable type of cancer, but does not submit sufficient proof of claim prior to the first responder's death, is entitled to receive benefits specified in paragraphs (a) and (b) of this subsection (1) and made available to the deceased first responder's beneficiary or beneficiaries.

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108 $(* * * \underline{f})$ An otherwise eligible first responder shall 109 be precluded from the benefits listed under this section if he or 110 she has filed for workers' compensation for the same diagnosis of 111 cancer.

SECTION 2. Section 25-15-409, Mississippi Code of 1972, is amended as follows:

114 25-15-409. (1) The state, * * * not later than * * * April 115 1, * * * 2022, * * * shall appropriate Two Hundred Fifty Thousand 116 Dollars (\$250,000.00) to the Attorney General's Office to fund the 117 benefits payable under this article.

118 (2) The * * * <u>Attorney General</u> shall adopt such rules and 119 regulations as are reasonable and necessary to implement the 120 provisions of this article. Such regulations shall include the 121 process by which a first responder files a claim or claims for

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124 (3) The * * <u>Attorney General</u> shall * * * establish
125 firefighter cancer prevention best practices as it relates to
126 personal protective equipment, decontamination, fire suppression,
127 apparatus and fire stations.

128 **SECTION 3.** Section 25-15-407, Mississippi Code of 1972, 129 which provides that the cost of purchasing insurance policies that 130 provide for cancer coverage must be borne by the first responders' 131 employers, is repealed.

132 SECTION 4. Section 7, Chapter 467, Laws of 2019, as amended 133 by Section 2, Chapter 471, Laws of 2020, as amended by Section 2, 134 Chapter 364, Laws of 2021, which provides for the effective date 135 of the Mississippi First Responders Health and Safety Act, is 136 amended as follows:

Section 7. This act shall take effect and be in force from and after * * the effective date of House Bill No. 1033, 2022 Regular Session.

140 SECTION 5. This act shall take effect and be in force from 141 and after its passage.

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