

## **Colorado Firefighter Heart and Circulatory Malfunction Benefits Program**

- Since 2014, C.R.S. § 29-5-302 has required Colorado fire agencies to maintain insurance to provide firefighters with coverage for heart or circulatory malfunctions.
- The statute provides specific amounts of benefits, up to a total of \$250,000.00 for “a sudden and serious malfunction of the heart and circulatory system” such as “coronary thrombosis, cerebral vascular accident, myocardial infarction, or cardiac arrest.”
- Benefits are offset by any payments made pursuant to:
  - workers’ compensation;
  - fire and police pension association;
  - social security or retirement plan; or
  - any other employer paid income-benefit resulting from the heart or circulatory malfunction.
- To be covered, firefighters must have:
  - 5 years of continuous service as a firefighter;
  - a medical exam prior to the heart condition that would have reasonably found the condition; and
  - discover the condition within 48-hours of a work event
- C.R.S. § 29-5-302 creates a fund consisting of money appropriated by the Colorado Legislature to the Department of Local Affairs for the purpose of reimbursing employers for the cost of maintaining the insurance coverage required by the law.
- Benefit becomes optional if the Colorado Legislature fails to appropriate sufficient funding.