



Testimony of David Sichel
Deputy Director of Risk Management Services
Vermont League of Cities and Towns
Testimony on H.197
Worker's Compensation PTSD Presumption for Public Safety Workers
Vermont House Committee on Health Care
February 22, 2017

I. Overview of VLCT PACIF and Workers Compensation

- Introductions.
- VLCT PACIF provides workers' compensation coverage to over 300 Vermont municipalities.
- VLCT PACIF has offered workers' compensation coverage since 1990.
- We put great emphasis on loss prevention and control, including many innovative programs.
- All claims are handled in-house.

II. VLCT supports all personnel involved in public safety and the challenges that they face. Here are some examples:

- VLCT PACIF sponsored EAP First program (information attached).
- 21st Century Policing program and support.

III. We have concerns about using a workers' compensation presumption to address the issue of PTSD.

- Definition of the term.
- Time required for investigation.
- Can create issues with health insurance coverage
- High potential cost to municipalities which will be reflected in property taxes.
- Also potential high costs to the State.
- Challenges in making diagnosis and determining relationship to employment.

IV. Why offer presumption only to public safety personnel? What about doctors, nurses, crisis hotline workers, mental health providers, nursing home employees, lawyers, etc, etc.

V. Language as proposed seems overly broad. For example, how might prior employment be addressed? What would be the date of loss?

VI. Alternatives to consider. These programs separate the presumptions from workers' compensation and provide more broadly based funding for them.

1. Colorado established a program in lieu of a heart presumption and it appears to be working well.

Sponsor of:

VLCT Employment
Resource and Benefits
Trust, Inc.

VLCT Municipal
Assistance Center

VLCT Property and
Casualty Intermunicipal
Fund, Inc.

Serving and Strengthening Vermont Local Governments

- Created a separate trust to handle these claims. Benefits specifically defined in dollar amounts.
- Partnership between employer and employee.
- Workers' compensation still available, but without presumptive language.
- Funding options?

2. Michigan and Connecticut have a presumed coverage fund for firefighters with cancer which is funded from sources other than workers' compensation.