

SENATE SUBSTITUTE  
FOR  
SENATE BILL NO. 45  
AN ACT

To repeal sections 287.245 and 537.620, RSMo, and to enact in lieu thereof three new sections relating to benefits for certain firefighters as a result of employment as a firefighter.

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*Be it enacted by the General Assembly of the State of Missouri, as follows:*

Section A. Sections 287.245 and 537.620, RSMo, are  
2 repealed and three new sections enacted in lieu thereof, to be  
3 known as sections 287.245, 320.400, and 537.620, to read as  
4 follows:

287.245. 1. As used in this section, the following  
2 terms shall mean:

3 (1) "Association", volunteer fire protection  
4 associations as defined in section 320.300;

5 (2) "State fire marshal", the state fire marshal  
6 selected under the provisions of sections 320.200 to 320.270;

7 (3) "Volunteer firefighter", the same meaning as in  
8 section 287.243;

9 (4) "Voluntary firefighter cancer benefits pool" or  
10 "pool", the same meaning as in section 320.400.

11 2. (1) Any association may apply to the state fire  
12 marshal for a grant for the purpose of funding such  
13 association's costs related to workers' compensation  
14 insurance premiums for volunteer firefighters.

15 (2) Any voluntary firefighter cancer benefits pool may  
16 apply to the state fire marshal for a grant for the purpose  
17 of establishing a voluntary firefighter cancer benefits  
18 pool. This subdivision shall expire June 30, 2023.

19 3. Subject to appropriations, the state fire marshal  
20 [shall] may disburse grants to [each] any applying volunteer

21 fire protection association [according] subject to the  
22 following schedule:

23 (1) Associations which had zero to five volunteer  
24 firefighters receive workers' compensation benefits from  
25 claims arising out of and in the course of the prevention or  
26 control of fire or the underwater recovery of drowning  
27 victims in the preceding calendar year shall be eligible for  
28 two thousand dollars in grant money;

29 (2) Associations which had six to ten volunteer  
30 firefighters receive workers' compensation benefits from  
31 claims arising out of and in the course of the prevention or  
32 control of fire or the underwater recovery of drowning  
33 victims in the preceding calendar year shall be eligible for  
34 one thousand five hundred dollars in grant money;

35 (3) Associations which had eleven to fifteen volunteer  
36 firefighters receive workers' compensation benefits from  
37 claims arising out of and in the course of the prevention or  
38 control of fire or the underwater recovery of drowning  
39 victims in the preceding calendar year shall be eligible for  
40 one thousand dollars in grant money;

41 (4) Associations which had sixteen to twenty volunteer  
42 firefighters receive workers' compensation benefits from  
43 claims arising out of and in the course of the prevention or  
44 control of fire or the underwater recovery of drowning  
45 victims in the preceding calendar year shall be eligible for  
46 five hundred dollars in grant money.

47 4. Grant money disbursed under this section shall only  
48 be used for the purpose of paying for the workers'  
49 compensation insurance premiums of volunteer firefighters or  
50 establishing a voluntary firefighter cancer benefits pool.

320.400. 1. For purposes of this section, the  
2 following terms mean:

3 (1) "Covered individual", a firefighter who:

4           (a) Is a paid employee or is a volunteer firefighter  
5 as defined in section 320.333;

6           (b) Has been assigned to at least five years of  
7 hazardous duty as a firefighter;

8           (c) Was exposed to an agent classified by the  
9 International Agency for Research on Cancer, or its  
10 successor organization, as a group 1 or 2A carcinogen, or  
11 classified as a cancer causing agent by the American Cancer  
12 Society, the American Association for Cancer Research, the  
13 Agency for Health Care Policy and Research, the American  
14 Society for Clinical Oncology, the National Institute for  
15 Occupational Safety and Health, or the United States  
16 National Cancer Institute;

17           (d) Was last assigned to hazardous duty as a  
18 firefighter within the previous fifteen years; and

19           (e) Is not seventy years of age or older at the time  
20 of the diagnosis of cancer;

21           (2) "Dependent", the same meaning as in section  
22 287.240;

23           (3) "Employer", any political subdivision of the  
24 state;

25           (4) "Voluntary firefighter cancer benefits pool" or  
26 "pool", an entity described in section 537.620 that is  
27 established for the purposes of this section.

28           2. (1) Three or more employers may create a voluntary  
29 firefighter cancer benefits pool for the purpose of this  
30 section. An employer may make contributions into the  
31 voluntary firefighter cancer benefits pool established for  
32 the purpose of this section. The contribution levels and  
33 award levels shall be set by the board of trustees of the  
34 pool.

35           (2) For an employer that chooses to make contributions  
36 into the voluntary firefighter cancer benefits pool, the

37 pool shall provide the minimum benefits specified by the  
38 board of trustees of the pool to covered individuals, based  
39 on the award level of the cancer at the time of diagnosis,  
40 after the employer becomes a participant.

41 (3) Benefit levels shall be established by the board  
42 of trustees of the pool based on the category and stage of  
43 the cancer.

44 (4) In addition to an award pursuant to subdivision  
45 (3) of this subsection:

46 (a) A payment may be made from the pool to a covered  
47 individual for the actual award, up to twenty-five thousand  
48 dollars, for rehabilitative or vocational training  
49 employment services and educational training relating to the  
50 cancer diagnosis;

51 (b) A payment may be made to covered individual of up  
52 to ten thousand dollars if the covered individual incurs  
53 cosmetic disfigurement costs resulting from cancer.

54 (5) If the cancer is diagnosed as terminal cancer, the  
55 covered individual may receive a lump-sum payment of twenty-  
56 five thousand dollars as an accelerated payment toward the  
57 benefits due based on the benefit levels established  
58 pursuant to subdivision (3) of this subsection.

59 (6) The covered individual may receive additional  
60 awards if the cancer increases in award level, but the  
61 amount of any benefit paid earlier for the same cancer may  
62 be subtracted from the new award.

63 (7) If a covered individual dies while owed benefits  
64 pursuant to this section, the benefits shall be paid to the  
65 dependent or domestic partner, if any, at the time of  
66 death. If there is no dependent or domestic partner, the  
67 obligation of the pool to pay benefits shall cease.

68 (8) If a covered individual returns to the same  
69 position of employment after a cancer diagnosis, the covered

70 individual may receive benefits in this section for any  
71 subsequent new type of covered cancer diagnosis.

72 (9) The benefits payable pursuant to this section  
73 shall be reduced by twenty-five percent if a covered  
74 individual used a tobacco product within the five years  
75 immediately preceding the cancer diagnosis.

76 (10) A claim for benefits from the pool shall be filed  
77 no later than two years after the diagnosis of the cancer.  
78 The claim for each type of cancer needs to be filed only  
79 once to allow the pool to increase the award level pursuant  
80 to subdivision (3) of this subsection.

81 (11) For purposes of all other employment policies and  
82 benefits that are not workers' compensation benefits payable  
83 under chapter 287, health insurance, and any benefits paid  
84 pursuant to chapter 208, a covered individual's cancer  
85 diagnosis shall be treated as an on-the-job injury or  
86 illness.

87 3. The board of trustees of the pool may:

88 (1) Create a program description to further define or  
89 modify the benefits of this section;

90 (2) Modify the contribution rates, benefit levels,  
91 including the maximum amount, consistent with subdivision  
92 (1) of this subsection, and structure of the benefits based  
93 on actuarial recommendations and with input from a committee  
94 of the pool; and

95 (3) Set a maximum amount of benefits that may be paid  
96 to a covered individual for each cancer diagnosis.

97 4. The board of trustees of the pool shall be  
98 considered a public governmental body and shall be subject  
99 to all of the provisions of chapter 610.

100 5. A pool may accept or apply for any grants or  
101 donations from any private or public source.

102           6. (1) Any pool may apply to the state fire marshal  
103 for a grant for the purpose of establishing a voluntary  
104 firefighter cancer benefits pool. The state fire marshal  
105 shall disburse grants to the pool upon receipt of the  
106 application.

107           (2) The state fire marshal may grant money disbursed  
108 under section 287.245 to be used for the purpose of setting  
109 up a pool.

110           (3) This subsection shall expire on June 30, 2023.

111           7. (1) This subsection shall not affect any  
112 determination as to whether a covered individual's cancer  
113 arose out of and in the course of employment and is a  
114 compensable injury pursuant to chapter 287. Receipt of  
115 benefits from the pool under this section shall not be  
116 considered competent evidence or proof by itself of a  
117 compensable injury under chapter 287.

118           (2) Should it be determined that a covered  
119 individual's cancer arose out of and in the course of  
120 employment and is a compensable injury under chapter 287,  
121 the compensation and death benefit provided under chapter  
122 287 shall be reduced one hundred percent by any benefits  
123 received from the pool under this section.

124           (3) The employer in any claim made pursuant to chapter  
125 287 shall be subrogated to the right of the employee or to  
126 the dependent or domestic partner to receive benefits from  
127 the pool and such employer may recover any amounts which  
128 such employee or the dependent or domestic partner would  
129 have been entitled to recover from the pool under this  
130 section. Any receipt of benefits from the pool under this  
131 section shall be treated as an advance payment by the  
132 employer, on account of any future installments of benefits  
133 payable pursuant to chapter 287.

537.620. Notwithstanding any direct or implied  
2 prohibitions in chapter 375, 377, or 379, any three or more  
3 political subdivisions of this state may form a business  
4 entity for the purpose described in section 320.400 or for  
5 the purpose of providing liability and all other insurance,  
6 including insurance for elderly or low-income housing in  
7 which the political subdivision has an insurable interest,  
8 for any of the subdivisions upon the assessment plan as  
9 provided in sections 537.600 to 537.650. Any public  
10 governmental body or quasi-public governmental body, as  
11 defined in section 610.010, and any political subdivision of  
12 this state or any other state may join this entity and use  
13 public funds to pay any necessary assessments. Except for  
14 being subject to the regulation of the director of the  
15 department of commerce and insurance under sections 375.930  
16 to 375.948, sections 375.1000 to 375.1018, and sections  
17 537.600 to 537.650, any such business entity shall not be  
18 deemed to be an insurance company or insurer under the laws  
19 of this state, and the coverage provided by such entity and  
20 the administration of such entity shall not be deemed to  
21 constitute the transaction of an insurance business. Risk  
22 coverages procured under this section shall not be deemed to  
23 constitute a contract, purchase, or expenditure of public  
24 funds for which a public governmental body, quasi-public  
25 governmental body, or political subdivision is required to  
26 solicit competitive bids.