

GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2021

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HOUSE BILL 535
Committee Substitute Favorable 4/27/21

Short Title: Firefighters Fighting Cancer Act of 2021.

(Public)

Sponsors:

Referred to:

April 13, 2021

1 A BILL TO BE ENTITLED
2 AN ACT TO PROVIDE A SUPPLEMENTAL INSURANCE POLICY FOR FIREFIGHTERS
3 DIAGNOSED WITH CANCER.

4 The General Assembly of North Carolina enacts:

5 **SECTION 1.** This act shall be known as "The Firefighters Fighting Cancer Act of
6 2021."

7 **SECTION 2.(a)** Chapter 58 of the General Statutes is amended by adding a new
8 Article to read:

9 "Article 87A.

10 "Firefighter Cancer Health Care Benefit Plan.

11 **"§ 58-87A-1. Definitions.**

12 The following definitions apply in this Article:

- 13 (1) Cancer. – Malignant neoplasms of the body that may be caused by exposure
14 to heat, radiation, or a known carcinogen, as defined by the World Health
15 Organization's International Agency for Research on Cancer.
16 (2) Cancer Benefit Plan. – The North Carolina Firefighter Cancer Health Care
17 Benefit Plan established under this Article.
18 (3) Eligible firefighter. – A firefighter who meets the requirements of
19 G.S. 58-87A-10.
20 (4) Fire Department. – Any organization that is not a federal agency, including
21 any public or government-sponsored organization, that is located and based in
22 this State and provides rescue, fire suppression, and related activities.
23 (5) Firefighter. – As defined in G.S. 58-84-5.

24 **"§ 58-87A-5. Firefighter Cancer Health Care Benefit Plan.**

25 There is established a North Carolina Firefighter Cancer Health Care Benefit Plan to be
26 administered by the Department of Insurance. The Cancer Benefit Plan shall be a supplemental
27 insurance policy that provides the benefits required under this Article to an eligible firefighter
28 with a new diagnosis of cancer on or after January 1, 2022.

29 **"§ 58-87A-10. Cancer Benefit Plan eligibility.**

30 (a) All firefighters that have served in a North Carolina fire department for a minimum
31 of five continuous years shall be eligible for benefits under the Cancer Benefit Plan.

32 (b) Only firefighters with a new diagnosis of cancer on or after January 1, 2022, shall be
33 eligible for benefits under the Cancer Benefit Plan. A firefighter with a diagnosis of cancer prior
34 to January 1, 2022, is not eligible for benefits under the Cancer Benefit Plan for that previously
35 diagnosed cancer type but remains eligible for benefits under the Cancer Benefit Plan upon
36 diagnosis of any other cancer type.



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1 (c) A firefighter is not eligible to receive benefits under this Article if that firefighter is
2 receiving benefits related to cancer under Article 1 of Chapter 97 of the General Statutes, the
3 North Carolina Workers' Compensation Act.

4 **"§ 58-87A-15. Benefits under the Cancer Benefit Plan.**

5 (a) Medical Costs Reimbursement. – An eligible firefighter shall receive reimbursement
6 of up to twelve thousand dollars (\$12,000) for any out-of-pocket medical expenses incurred,
7 including deductibles, copayments, or coinsurance costs, for each diagnosis of cancer.

8 (b) Lump Sum Benefit. – Not to exceed a lifetime benefit of fifty thousand dollars
9 (\$50,000), a lump sum benefit of twenty-five thousand dollars (\$25,000) for each diagnosis of
10 cancer shall be payable to an eligible firefighter upon sufficient proof to the insurance carrier,
11 the Department, or other applicable payor of a diagnosis of cancer by a board-certified, licensed
12 physician in the medical specialty appropriate for the type of cancer diagnosed.

13 (c) Disability Benefit. – Upon sufficient proof to the insurance carrier, the Department,
14 or other applicable payor of total disability resulting from the diagnosis of cancer or that the
15 cancer precludes the firefighter from serving as a firefighter, the following disability benefits
16 shall be paid to an eligible firefighter beginning six months after the total disability or inability
17 to perform the duties of a firefighter, whichever applies:

18 (1) For a nonvolunteer firefighter. – A monthly benefit that is either (i) equal to
19 seventy-five percent (75%) of the firefighter's monthly salary or (ii) five
20 thousand dollars (\$5,000), whichever is less.

21 (2) For a volunteer firefighter. – A monthly benefit of one thousand five hundred
22 dollars (\$1,500).

23 (d) Limitations on Disability Benefit. – The following limitations apply to disability
24 benefits under this section:

25 (1) Disability benefits shall continue for no more than 36 consecutive months.

26 (2) Any firefighter receiving disability benefits may be required to have his or her
27 condition reevaluated to determine if that firefighter has regained the ability
28 to perform the duties of a firefighter. If that reevaluation indicates that the
29 firefighter has regained the ability to perform the duties of a firefighter, then
30 the monthly disability benefits shall cease on the last day of the month the
31 reevaluation was conducted.

32 (3) If there is no reevaluation performed under subdivision (2) of this subsection,
33 but the firefighter's treating physician determines that the firefighter is again
34 able to perform the duties of a firefighter, then the disability benefits shall
35 cease on the last day of the month that the physician made the determination.

36 (4) If a firefighter returns to work as a firefighter before exhaustion of the 36
37 months of disability benefit an eligible firefighter may receive under this
38 section, and if there is a subsequent recurrence of disability caused by cancer
39 that again precludes the firefighter from performing the duties of a firefighter,
40 then the firefighter shall be entitled to any remaining monthly disability
41 benefits, not to exceed 36 months in total.

42 (5) The monthly disability benefit shall be subordinate to any other benefit paid
43 from any source to the firefighter solely for a disability related to the cancer
44 diagnosis, so long as that source is not private insurance purchased solely by
45 the firefighter. Disability benefits under this Article shall be limited to the
46 difference between the benefit amount paid by the other source and the
47 amounts specified under subsection (c) of this section.

48 **"§ 58-87A-20. Reporting requirements.**

49 On January 1, 2023, and annually thereafter, the Department shall submit a report to the
50 General Assembly and to the Governor that includes the following information for the year prior
51 to the report:

- 1 (1) The number, type, and primary work location of all firefighters participating
- 2 in the Cancer Benefit Plan.
- 3 (2) The number of Cancer Benefit Plan claims filed.
- 4 (3) The types of cancer for which claims are filed.
- 5 (4) All benefits paid out under this Article."

6 **SECTION 2.(b)** This section becomes effective January 1, 2022.

7 **SECTION 3.** No later than January 1, 2022, the Department of Insurance shall show
8 proof of insurance coverage that meets the requirements of this act for all firefighters included
9 on the Certified Roster submitted to the North Carolina State Firefighters' Association.

10 **SECTION 4.** There is appropriated from the General Fund to the Department of
11 Insurance the sum of seventeen million dollars (\$17,000,000) in nonrecurring funds for the first
12 year of the fiscal biennium to be used to support the Firefighter Cancer Health Care Benefit Plan.
13 These funds shall be used to provide the supplemental insurance policy and benefits required
14 under this Article to an eligible firefighter with a new diagnosis of cancer on or after January 1,
15 2022.

16 **SECTION 5.** Except as otherwise provided, this act is effective when it becomes
17 law.