



Colorado Firefighter Heart, Cancer, and Behavioral Health Benefits Trust



COLORADO FIREFIGHTER
HEART, CANCER & BEHAVIORAL HEALTH
BENEFITS TRUST

Today's Discussion

- Program Overview / Note on SB 22-002
- What we Reimburse
- Options for Behavioral Health Providers (Specializing in First Responders)
- Eligibility
- Online Resources
- Privacy
- Q&A



Program Overview

- Your Colorado Firefighter Benefits Trust has added a behavioral health program to our organization, **which is now accepting claims for reimbursement of services performed on or after February 10, 2023.**
- Beginning immediately, we have automatically extended coverage for all Colorado firefighters to receive reimbursement for behavioral and mental health treatments not already covered by any other employer offered programs.
- This extension of coverage is defined under SB 22-002, signed into law in 2022, and is available for as long as state funding lasts.



About SB 22-002

From the Colorado General Assembly:

- An entity that employs firefighters, including volunteer firefighters, is required to participate in a Trust to provide behavioral healthcare services to its firefighters.
- The division is required to reimburse the trust for its direct costs, and if the available funding is insufficient, the requirement for employers to participate becomes optional.
- The Trust is required to extend a program of basic services to firefighters for the prevention, diagnosis, and initial treatment of emotional, behavioral, or mental health issues. Services are provided primarily on an outpatient basis, including telephonically or remotely.
- \$1 million is appropriated from the State's general fund to the Behavioral Health Trust Program for use by firefighters.

What Do We Reimburse?

- Firefighters' out of pocket expenses incurred after February 10, 2023.
- Deductibles, co-pays, and out of pocket behavioral health expenses not covered by existing fire operations' benefit programs.
- Additional treatments and therapies, even after your current plan benefits run out.
- Services must be paid up-front by the participant, with requests for the reimbursement filed as a claim.
- Where employee assistance programs (EAPs) are not used, the value will be deducted from participant's claim reimbursement request.
- Commonly Covered Therapies and Treatments
 - In-Person and Tele-Health Therapies
 - Individual Counseling
 - Couples, Marriage, and Family Counseling
 - Substance Abuse Support
 - Crisis Support
 - EMDR
 - CBT/DBT
 - Acceptance and Commitment Therapy (ACT)
 - Interpersonal Psychotherapy (IPT)
 - Neurofeedback Therapy



Behavioral Health Providers and Support

Provider	Service Type	Therapies/Resources	Making an Appointment
All Clear Foundation & ResponderStrong	All Clear Foundation & ResponderStrong have on-demand mental health educational tools, trainings, & videos; they can connect individuals or departments with third-party treatment and support options	Train The Trainer Mental Health Virtual Workshop, All Clear Foundation On-Demand Mental Health Support Videos, ResponderStrong's YOU – Free, confidential support app, mental health curriculum informational flier	Visit responderstrong.org/getting-help to review clinicians, facilities, retreats, and group support options that all focus on first responders
Triad EAP	Contracts with employer groups to initiate an EAP directly with organizations and departments	Confidential counseling, Conflict resolutions, Supervisory referrals, Crisis support or CISDs on-site, Substance abuse assessments, Access to therapists	If your employer has a contract with Triad, you will contact Triad directly for confidential support
Brower Psychological	Available on an individual basis for those who do not belong to a preexisting EAP or behavioral health plan	Eye movement desensitization reprocessing (EMDR), Cognitive Behavioral Therapy (CBT), Acceptance and commitment therapy (ACT), Emotionally focused therapy (EFT), Solution-focused therapy, Interpersonal Neurobiology & Polyvagal Theory-based treatments	Call: 720-222-3400, Ext. 1 to make appointment
Building Warriors	Provides counseling services to any responder on an individual or contract basis with a department or agency	Eye movement desensitization reprocessing (EMDR), Neurofeedback Therapy, Cognitive Behavioral Therapy (CBT), Solution-focused Therapy, Gottman Therapy, Emotionally Focused Couples Therapy	Fill out the online request form at: buildingwarriors.org/counseling/ ; from there, intake will connect client with a counselor
Family Care Center (FCC)	FCC works with all private insurance plans and directly contract with major insurance providers; they are also available to work directly with individuals that are seeking care	Therapy and medical services	For firefighters that have commercial insurance: Call FCC directly (Intake Line: 888-374-5066), complete intake and decide on a counselor based on individual needs
Nicoletti-Flater Associates	Nicoletti-Flater Associates is available for contract on an individual and departmental basis; they can also assist with setting up an EAP	Adaptive Wellness & Resiliency Evaluation/Education, Counseling/Therapy, Disaster Management, EAPs, Peer Support, Trauma Intervention & Recovery, Workplace Violence Prevention/Intervention	Call main office: 303-989-1617

Eligibility

- All public entity employers' active firefighters are automatically included whether the employer has submitted roster information or not
- Organizations must be a Colorado state or public entity/political subdivision
- Expenses are reimbursed only when the firefighter is participating in the treatment (no individual family member expenses)
- Limited primarily to outpatient services per SB22-002
- Employer must maintain current EAPs and/or Behavioral Health programs into the future



Administration

- Rosters of firefighters from eligible employers are requested for ease of administration
- Behavioral Health Fund balance will be periodically updated on our website
- Payments can start within 10 days of receipt of a completed claim form. If there is a need for follow-up information due to an incomplete claim submission, it may prolong the process
- Coverage forms and this presentation, along with a recording of this webinar, will be posted to our website



Online Resources

- Behavioral Health resources are on the Colorado Firefighter Benefits Trust website:
 - <https://www.cfhtrust.com/behavioral/>
- Posters, One-Page Flyers, and Messaging
- Claim forms are available here:
 - <http://www.cfhtrust.com/wp-content/uploads/2023/02/Behavioral-Health-Fillable-Claims-Form.pdf>



Note on Privacy

The Colorado Firefighter Behavioral Health Benefits Trust has been aware of the question of privacy throughout the process of creating Trust resources. Maintaining the privacy of firefighters is the highest priority for our program.

If you have any questions or concerns about privacy, please don't hesitate to reach out to your Trust Administration Team at cfhtrust@mcgriff.com



FAQs

- Who qualifies as a “firefighter?”
 - A full or part time employee of an employer whose duties are directly involved with the provision of fire protection services and volunteer firefighter as defined in the statute, including a person meeting the definition who provides volunteer services to a fire authority created by an intergovernmental agreement providing Fire Protection. **Please review our coverage form for full details.**
- Does an EAP count as employer provided coverage.
 - Yes
- Primarily outpatient services are reimbursable. Are inpatient treatments reimbursable if deemed necessary?
 - Inpatient services are available by exception only.
- Are civilian physicians covered who work within the fire district alongside the firefighters?
 - Generally, yes.
- Do Firefighters need to use their personal health coverage or the EAP through their fire organization first?
 - Yes, firefighters have to use any employer provided health benefit first.





Behavioral Health Questions?

Joe DePaepe

Administrator

jdepaepe@mcgriff.com

D: 503-943-6628

M: 503-784-2721

Paula Lowder

Claims Consultant

Paula.lowder@mcgriff.com

M: 719-761-3282

Jennifer J. Alvarado

Admin. & Recording Secretary

jalvarado@mcgriff.com

D: 503-943-6632

M: 503-807-0607

Lei Shi

Strategic Risk Programs Advisor

lshi@mcgriff.com

D: 503-943-6372

M: 503-388-1217



COLORADO FIREFIGHTER
HEART, CANCER & BEHAVIORAL HEALTH
BENEFITS TRUST