

# Insurance companies dropping coverage for some firefighters

A Pennsylvania law is having severe consequences for firefighters who develop cancer. Several reports have shown that some insurance companies are dropping workers' compensation coverage for volunteer firefighters due to a new workers' compensation law.

The Pennsylvania law ensures that firefighters can receive workers' compensation if they develop cancer and can establish that it was caused by direct exposure to carcinogens while they were working at a fire or hazardous material accident. The law creates a presumption that firefighters who develop cancer will receive workers' compensation coverage as long as they meet the years of service requirement.

The law stipulates that a firefighter has to participate in continuous firefighting duties for at least four years. They also have to successfully pass a cancer-free physical exam before they start working as a firefighter.

Some state legislatures who helped passed the law are unhappy that some insurance companies have dropped workers' compensation coverage. They said that the insurance industry never indicated during public hearings and meetings that they would drop workers' compensation coverage for firefighters.

State representatives said that the law was passed because they wanted to ensure that firefighters who develop cancer from exposure during work are compensated for their medical care.

The law was passed in July 2011 and since then, 67 firefighters have filed workers' compensation claims under the

provisions of the law, according to the state Department of Labor and Industry.

The insurance industry said that they were told very few workers' compensation claims would be filed under the new law. However, they claim that there have been a very high number of claims filed already. The insurance industry would like the law to be rewritten to reduce the different kinds of cancers eligible for claims.

This new law can be complicated for everyone involved. Firefighters who have been exposed to carcinogens while on the job have the right to seek workers' compensation benefits. Firefighters should work with a workers' compensation attorney to discuss their individual case under the state's law.

**Source:** Fire Engineering, "[PA Volunteer Fire Departments Losing Workers Comp Coverage Under New Law](#)," Nov. 17, 2012

Our law firm represents workers exposed to carcinogens and other toxins. To learn more about our firm, please visit our Pennsylvania workers' compensation page.