



MyMatrixx

By EVERNORTH

Helping Heroes Fight Cancer

The importance of monitoring cancer
presumptions and managing treatment costs

It takes a special kind of person to be a firefighter.

To run into a burning building. To run towards the wildfire. To crawl into an accident. To put yourself at risk to save or protect others or others' possessions. With these courageous acts, firefighters are often exposed to hazardous chemicals and particles that can lead them to occupational diseases, illnesses and cancer.

While cancer risks vary from person to person, the Centers for Disease Control and Prevention (CDC)/National Institute for Occupational Safety and Health (NIOSH) states that firefighters have a 9% higher risk of being diagnosed with cancer and a 14% higher risk of dying from cancer than the general U.S. population.¹

With cancer comes the cost of treatment.





From COVID-19 to cancer

Following the impact of the COVID-19 pandemic, which introduced many presumptions for first responders, today, all 50 states, the District of Columbia and Federal Firefighters all have some type of presumptive cancer legislation to establish that certain types of cancers contracted by firefighters are the result of duty-related exposure (occupational illness).² Legislated state-by-state, these laws typically allow the families of firefighters who contract these types of cancer to receive compensation in various forms, including through enhanced retirement/pension benefits, workers' compensation and/or death/disability benefits.³

“Just like with COVID, the cancer-related presumptions for firefighters changed the standard

trajectory of a workers' compensation claim,” states Wendy Cloe, Workers' Compensation Regulatory Compliance, MyMatrixx by Evernorth®.

“Without presumptions, the burden of proof lies with the employee to prove that a disease is due to their occupation in order to receive workers' compensation benefits. These are often difficult to prove,” Cloe continues. “But, with presumptions in place, as long as the worker meets the state's presumption requirements, they will have access to their benefits.”

Requirements for the presumptions may include the firefighter's service time, no use of tobacco products and a physical examination upon joining the department.



Firefighters have increased risk of the following cancers:¹

- + MESOTHELIOMA
- + TESTICULAR CANCER
- + ESOPHAGEAL CANCER
- + MULTIPLE MYELOMA
- + NON-HODGKIN'S LYMPHOMA
- + SKIN CANCER
- + MALIGNANT MELANOMA
- + BRAIN CANCER
- + PROSTATE CANCER
- + COLON CANCER
- + LEUKEMIA

**“JUST LIKE WITH
COVID, THE
CANCER-RELATED
PRESUMPTIONS
FOR FIREFIGHTERS
CHANGED THE
STANDARD
TRAJECTORY
OF A WORKERS’
COMPENSATION
CLAIM.”**

WENDY CLOE
WORKERS COMPENSATION REGULATORY COMPLIANCE
MYMATRIX BY EVERNORTH

Stay informed and be prepared

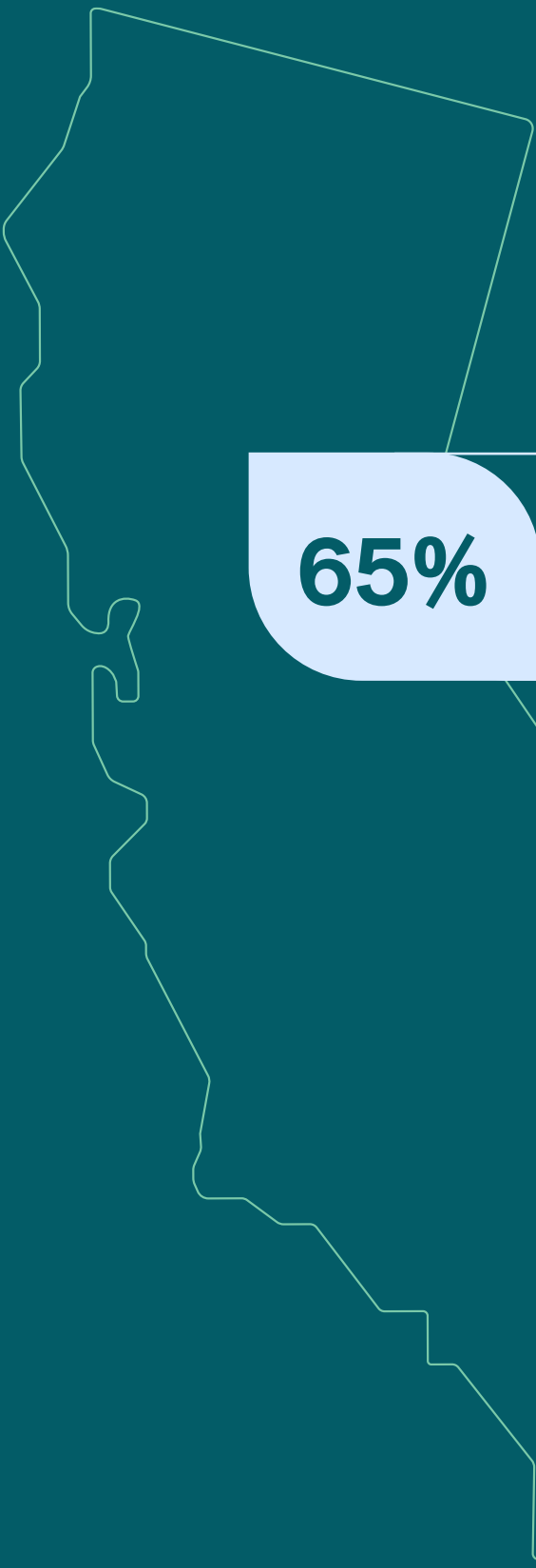
It's important for employers and any locality that provides workers' compensation benefits to have a resource to monitor what's happening with the proposed and enacted presumptions in their state.

"Cancer presumptions for firefighters have been around since the 70s," states Cloe, "but the influx of new presumptions and the growing list of cancer types are important to monitor as the treatments can lead to higher costs for whoever is providing the workers' comp benefits."

Since the start of the 2024 state legislative sessions, 35 bills on this topic have been introduced for debate. To date, five of the bills with potential impact to the states' presumption determination have been enacted and more are pending.

A strong pharmacy benefit manager (PBM) should be on the front lines informing and advocating for their clients on the impact of the cancer presumptions—especially when it comes to the potential costs of cancer medications and treatments.





Fewer restrictions can lead to higher dispense rates

65%

OF PRESCRIBED ANTINEOPLASTIC
[CANCER-FIGHTING] DRUGS ARE
DISPENSED IN CALIFORNIA.*

“The impact of the cancer presumptions is evident in our book of business,” states Alan Rook, Senior Clinical Account Executive, MyMatrixx by Evernorth.

“We found that 65% of the antineoplastic medications for our clients – medications to treat cancer – were dispensed in California,” adds Rook.

Firefighter presumptions in California are easier to file, more difficult to appeal, and they have a long list of cancer types that are included. The MyMatrixx book of business found that states with more restrictive presumptions showed just a 2% or 3% dispensing rate for the cancer drugs.

“Cancer medications can be costly, and often, additional meds are prescribed to deal with the side effects of the meds and overall treatment. A PBM can help manage the utilization and costs of all these meds and help make sure the firefighter is getting a safe and effective treatment,” said Rook.

*MyMatrixx book of business



A comprehensive approach to pharmacy management

In just a few short years, the focus of presumptions transitioned from COVID-19 to cancer. Chances are, in the years to come, there will be another health crisis and another wave of presumptions that will determine if and how someone can access their workers' compensation benefits.

“This is why having a strong PBM in place is important,” says Cloe. “Presumptions—especially since they change from state to state—can be confusing and complex.”

A PBM partner will stay ahead of legislative activities and translate what new policies and regulations could mean for a workers' compensation payer. They can also help to advocate on their behalf and advise on what they need to prepare for in advance of any updates.

Once the presumptions are in place, the PBM partner should then help a payer monitor and manage the medications and their costs.

Rook adds, “Everyone wants to make sure the injured worker gets the treatment they need. The right PBM just helps to ensure the treatments are clinically effective and the costs are appropriate.”

For more detail on pending legislation in workers' compensation, visit the MyMatrixx by Evernorth interactive policy tracking map.

[Statehouse Watch | Workers Compensation Legislation News](#)



REFERENCES

1. Firefighter Cancer Support Network. "FAQ: You Have Questions, We Have Answers." Last accessed May 7, 2024. <https://www.firefightercancersupport.org/resources/faq>

2. First Responder Center for Excellence. *Firefighter Presumptive Cancer Legislation in the United States*. September 1, 2022. <https://firstrespondercenter.org/wp-content/uploads/2023/08/Firefighter-Presumptive-Cancer-Legislation-in-the-US-Print-Individual-Pages4.pdf>

3. National Volunteer Fire Council. "State Laws Establishing Presumption of Firefighter Cancer as a Result of Duty-Related Exposure." Last accessed May 7, 2024. <https://www.nvfc.org/state-laws-establishing-presumption-of-firefighter-cancer-as-a-result-of-duty-related-exposure/>

MyMatrixx
By **EVERNORTH**