

**AFSCME COUNCIL 15
CONNECTICUT COUNCIL OF POLICE UNIONS**

**TESTIMONY OF OFFICER BLAKE PETTY, MEMBER
BEFORE THE CONNECTICUT GENERAL ASSEMBLY
PUBLIC SAFETY AND SECURITY COMMITTEE**

FEBRUARY 17, 2015

**IN SUPPORT OF S.B. 902
AN ACT CONCERNING WORKERS' COMPENSATION COVERAGE FOR POLICE OFFICERS AND
FIREFIGHTERS WITH POST-TRAUMATIC STRESS DISORDER**

Ladies and Gentlemen of the Committee, my name is Blake Petty and I am a Member of the Connecticut Council of Police Unions – AFSCME Council 15. AFSCME Council 15 represents fifty-eight (58) local municipal police unions in the State of Connecticut with a membership of three thousand (3,000) sworn municipal police officers from all across the state. I am one of those sworn officers speaking before you today.

I speak today in favor of S.B. 902 – An Act Concerning Workers' Compensation Coverage for Police Officers and Firefighters with Post-Traumatic Stress Disorder.

Connecticut does not currently recognize PTSD solely as a compensable injury under its workers' compensation laws. In 1993, workers' compensation reforms eliminated mental injuries.

What we saw after Sandy Hook is that many of the first responders who responded to the school and investigated the aftermath of that devastating tragedy, suffered from intense PTSD. Their workers' compensation claims were rejected by the insurance company and the Town. They were forced to go back to work or lose their paychecks, or worse, their jobs. Had they suffered a physical injury, they would be covered under workers' compensation, but since their injuries were mental in nature, there was no coverage: No medical treatment for PTSD, no payment for time off of work, no light duty jobs and no protection from retaliation or firing by their employer. This is a public safety issue which must be addressed.

In at least 32 other states, including all of the New England states and New York, mental-mental coverage is included in their workers' compensation coverage as any other injury.

In those states that have broad mental-mental coverage, (not limited to homicide or PTSD or first responders) the actual payouts for such claims amount to less than a half a percent of the overall costs of workers' compensation claims. That number was determined by the National Council on Compensation Insurance (NCCI). NCCI analyzed 5 years of "loss cost" data in 15 states where mental-mental is covered (the states analyzed were Alaska, Arizona, Colorado, Indiana, Maine, Michigan, Nevada, New Hampshire, New Mexico, Oregon, Rhode Island, South Carolina, Tennessee, Utah and Vermont). They found that in those states, the dollars paid out on mental-mental claims was only less than .5 percent as compared to the total dollars paid on all workers' compensation claims mental and physical combined. While it was addressing a different and broader bill, the analysis of the states with mental-mental coverage is important to show that the change sought here for first responders will not

result in a significant increase; in fact would be significantly less than a half a percent of the total workers' compensation costs.

There is a total of \$737 million in workers' compensation premiums in CT (per NCCI); this includes ALL public and private businesses.

CIRMA is the insurer that covers the vast majority of CT Municipalities. The numbers that are most important can be found on their website in their annual report:

- CIRMA collected \$ 79.9 million in premium (a little more than 10% of total premiums collected statewide.
- CIRMA's paid losses equaled \$57,112,501.
- CIRMA also paid \$14 million for reinsurance; which protects them and the municipalities they insure from catastrophic losses.
- CIRMA saw \$5.9 million in investment income.

For 2012-2013, CIRMA had profits of over \$7 million. They allocated \$3 million back to their members' equity, and still recognized \$4,213,301 in "excess of revenue over expenses". Had CIRMA accepted the claims from Sandy Hook, they could have absorbed those costs with no increase in premiums!

What would be the actual prospective cost to extend this coverage to first responders?

There were 19 police officers and firefighters who made claims for medical benefits and lost wages. The total payouts to those 19 thus far have been \$142,655 in wage replacement and \$15,599 in medical bills for a grand total of \$158,255. This would have been an insignificant cost to CIMRA had they accepted the claims and well within the NCCI cost estimate.

Lastly, I attached a link to my testimony to the Charlie Rose Brain Series PTSD episode for Committee Members and your researchers to view or add to the legislative research:

<http://www.charlierose.com/watch/60160027> (Charlie Rose Brain Series 2, Episode 12).

I understand that your time is precious and that you and your staffs are extremely busy; however, please take fifty-four (54) minutes to watch this episode if you would. It will shed some light & understanding on the reality, legitimacy, and importance of treatment for this disorder. It's certainly worth the time to understand the reality of what some of our police officer members are suffering from.

Thank you.