



TESTIMONY OF DETECTIVE ROBERT A. COPPOLA
AFSCME LOCAL 1745, TRUMBULL POLICE UNION,
BEFORE THE INSURANCE AND REAL ESTATE COMMITTEE

IN SUPPORT OF S.B. 367, AN ACT CONCERNING SEVERE MENTAL
AND EMOTIONAL IMPAIRMENT AND WORKERS'
COMPENSATION COVERAGE.

March 10, 2016

Ladies and Gentlemen of the Committee, my name is Robert Coppola. I am a Detective in the Trumbull Police Department and President of AFSCME Local 1745. We are affiliated with AFSCME Council 4, which represents more than 2,300 front line police officers throughout Connecticut.

I speak today in favor of S.B. 367 – An Act Concerning Severe Mental and Emotional Impairment and Workers' Compensation Coverage.

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

The only exception to that was for medical benefits for police officers and firefighters who, while in the line of duty, are: (1) in the case of a police officer, subjected to deadly force or witnesses the death of another police officer; or (2) in the case of a firefighter, witnesses the death of a fellow firefighter.

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 comp, 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 the employer. This is a public safety issue which much 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.

What are the workers compensation costs in Connecticut today and would this negatively impact municipalities?

There is a total of \$737 million in workers comp premium in CT (per NCCI). That's all 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 percent of total premiums collected statewide).
- CIRMA's paid losses equaled \$ 57,112,050.
- 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.

So 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 cost to extend this coverage to First Responders prospectively?

If coverage were extended only for PTSD suffered as a result of witnessing a homicide, there would be a finite number of possible claims. Homicides are down in CT, at 86 for 2013. Generally, the number hovers around 80-90. Of those, only a small portion would be so heinous to give rise to Post Traumatic Stress Disorder.

There were 19 police officers and firefighters who made claims for medical benefits and lost wages from the fund. 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 CIRMA 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 staff are extremely busy; however,

please take fifty-four (54) minutes to watch this episode if you would. It will shed some light and 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.