

## WRITTEN TESTIMONY TO THE HOUSE INSURANCE COMMITTEE OPPONENT TESTIMONY HB 308

February 12, 2020

Chair Brinkman, Vice Chair Antani, Ranking Member Boggs, and members of the House Insurance Committee, thank you for the opportunity to write on behalf of our 756 members in opposition of HB 308.

HB 308 would allow workers' compensation benefits for peace officers, firefighters and emergency medical workers after a diagnosis of work-related post-traumatic stress disorder (PTSD) without an accompanying physical injury. This proposal is a break with the precedent that has existed since the Bureau of Workers' Compensation was initially founded. Coverage has only ever been made available when there is an accompanying workplace injury.

Because this would be a substantial departure from historic precedent, coverage for PTSD for first responders without a workplace injury should have extensive guidelines. The League supported the inclusion of a one-year cap for this kind of coverage, and its removal from HB 308 has necessitated that we change our position from "neutral" to "opposed".

In addition to our concerns regarding the lack of time limits for compensation, we believe this bill must include other similar guardrails. It is currently unclear what the exact fiscal implications this change will be for our member municipalities, as well as to the impact this policy shift will have on the number of claims that will be filed. It is also important to consider that singling out one mental condition will likely create future fairness challenges to expand coverage to other mental conditions.

We ask that the one-year cap be reinstituted and that other guardrails be considered for the betterment of both the insured and the insurer. As we have done in the past, the League will gladly be a part of that discussion. Thank you for your consideration and we urge for your opposition to this bill.

Sincerely,

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Kent Scarrett Executive Director Ohio Municipal League