1 ENGROSSED HOUSE BILL NO. 3899 By: Kannady of the House 2 and 3 Howard and Thompson of the 4 Senate 5 6 7 An Act relating to workers' compensation; amending 85A O.S. 2021, Section 13, which relates to certain injuries related to mental health; providing for 8 computation of benefits for certain persons; 9 providing for temporary pension benefits; imposing limit on total period for disability benefits; providing for award of permanent total disability 10 based upon maximum medical improvement; providing for payment of benefits based on certain injury; imposing 11 time limit on benefits; imposing limit on employer responsibility for prescription medicine; defining 12 terms; providing for transfer of payment for claims 1.3 or increased premiums incurred by cities or towns; prescribing procedures; providing for terminology in 14 official publications; amending 85 O.S. 2021, Section 380, which relates to volunteer firefighters; 15 modifying references to CompSource Mutual Insurance Company; providing references to the Office of 16 Management and Enterprise Services; and providing an effective date. 17 18 19 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA: 20 SECTION 1. 85A O.S. 2021, Section 13, is AMENDATORY 21 amended to read as follows: 22 Section 13. A. 1. A mental injury or illness is not a 23 compensable injury unless caused by a physical injury to the

employee, and shall not be considered an injury arising out of and

- in the course and scope of employment or compensable unless demonstrated by a preponderance of the evidence; provided, however, that this physical injury limitation shall not apply to any victim of a crime of violence or to a law enforcement officer, firefighter, or emergency medical technician on a full-time basis by a municipality, county, or the State of Oklahoma, or a volunteer firefighter who suffers post-traumatic stress disorder, as defined herein, while responding to an emergency. For the purpose of this section, such employee shall be referred to as a first responder.
  - 2. No mental injury or illness under this section shall be compensable unless it is also diagnosed by a licensed psychiatrist or psychologist and unless the diagnosis of the condition meets the criteria established in the most current issue of the Diagnostic and Statistical Manual of Mental Disorders.
  - B. 1. Notwithstanding any other provision of this act, where a claim is for mental injury or illness, the employee shall be limited to twenty-six (26) weeks of disability benefits unless it is shown by clear and convincing evidence that benefits should continue for a set period of time, not to exceed a total of fifty-two (52) weeks. If the treating physician is of the opinion that the first responder is temporarily unable to perform his or her job or any alternative work offered by the employer, he or she shall be entitled to receive compensation which is the greater of the weekly benefit provided for in a collective bargaining agreement or according to the policy of

- the employer, or seventy percent (70%) of the injured employee's

  average weekly wage not to exceed the state average weekly wage. If

  the employee has a temporary pension benefit available at no

  additional cost to the employee and the benefit is equal to or

  greater than the temporary award in this system the employer may

  elect to exercise the temporary pension benefit. In no event shall

  disability benefits extend beyond fifty-two (52) weeks.
  - 2. Notwithstanding any other provision of this section, a person who receives benefits provided herein for a mental injury or illness not caused by a physical injury who, after reaching maximum medical improvement, is unable to perform the essential functions of their employment position and who is not eligible to receive a disability retirement through their pension or retirement system shall be eligible to be awarded permanent disability benefits as provided for in this act.
    - 3. In cases where death results directly from the mental injury or illness within a period of one (1) year, compensation shall be paid the dependents as provided in other death cases under this act.
      - b. Death directly or indirectly related to the mental injury or illness occurring one (1) year or more from the incident resulting in the mental injury or illness shall not be a compensable injury.

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- C. 1. In the event the Workers' Compensation Commission finds 1 2 that a first responder has suffered post-traumatic stress disorder not accompanied by a physical injury, as defined herein, the 3 4 employer shall provide reasonable and necessary medical treatment 5 for such injury, subject to the Oklahoma Workers' Compensation Fee 6 Schedule, for a period of no longer than one (1) year. The employer 7 shall not be responsible for medical treatment in the form of 8 prescription medicine in excess of Ten Thousand Dollars 9 (\$10,000.00).
  - 2. During any period in which a first responder is temporarily unable to perform his or her job, the employer shall pay to maintain health insurance coverage for the first responder, if such health insurance was in effect on the date of the injury.
  - D. "Post-traumatic stress disorder", for the purpose of this section, means an injury or condition in which a first responder has been exposed to a traumatic event and:
  - 1. Has experienced, witnessed, or was confronted with an event that involved actual or threatened death or serious injury, or a threat to the physical integrity of others, and the response involved fear, helplessness, or horror;
  - 2. The traumatic event is persistently re-experienced in one or more of the following ways:
    - <u>a.</u> recurrent and intrusive distressing recollections of the event,

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b. recurrent distressing dreams,

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- c. acting or feeling as if the traumatic event were recurring,
- d. intense psychological distress at exposure to cues that symbolize an aspect of the traumatic event, or
- e. physiological reactivity on exposure to cues that symbolize an aspect of the traumatic event;
- 3. Persistent avoidance of stimuli associated with the trauma and numbing of general responsiveness such as efforts to avoid thoughts, feelings or conversations associated with the trauma, markedly diminished interest or participation in significant activities, or a feeling of detachment or estrangement from others;
- 4. Persistent symptoms of increased arousal such as difficulty falling or staying asleep, irritability or outbursts of anger, difficulty concentrating, or hypervigilance;
- 5. The duration of the disturbance is more than one (1) month;

  and
- 6. The disturbance causes clinically significant distress or impairment in social, occupational and other important areas of functioning.
- E. "Volunteer firefighter", for the purpose of this section,
  means a person who is enrolled as a member of a volunteer fire
  department with two or less salaried firefighters and who serves in
  such capacity without receiving a regular salary.

- 1 F. "Emergency medical technician", for the purpose of this
- 2 | section, means a person who holds a license as an emergency medical
- 3 | technician, an intermediate or advanced emergency medical
- 4 | technician, or a paramedic, such license issued by the State
- 5 Department of Health to perform emergency medical services in
- 6 accordance with the Oklahoma Emergency Response Systems Development
- 7 Act and the rules and standards promulgated by the State
- 8 | Commissioner of Health.
- 9 G. Any city or town in this state that incurs a claim relating
- 10 to post-traumatic stress disorder may, at the city or town's option,
- 11 transfer the payment of all or any portion of the claim or increased
- 12 | workers' compensation premiums to the judgment rolls of the
- 13 | geographic area or areas serviced by the department of the injured
- 14 | worker, including any unincorporated areas serviced by the
- 15 department, and shall be listed on official publications as "First
- 16 Responder PTSD".
- 17 | SECTION 2. AMENDATORY 85 O.S. 2021, Section 380, is
- 18 | amended to read as follows:
- 19 Section 380. A. 1. Volunteer fire departments organized
- 20 pursuant to state law may obtain workers' compensation insurance for
- 21 volunteer firefighters through the Volunteer Firefighter Group
- 22 | Insurance Pool pursuant to requirements established by CompSource
- 23 | Mutual Insurance Company the Office of Management and Enterprise
- 24 | Services which shall administer the Pool. For the premium set by

- CompSource Mutual Insurance Company the Office of Management and
  Enterprise Services, the state shall provide Fifty-five Dollars

  (\$55.00) per firefighter per year. Except as otherwise provided by
  subsection D of this section, the total amount paid by the state
  shall not exceed Three Hundred Twenty Thousand Three Hundred Thirtyeight Dollars (\$320,338.00) per year or so much thereof as may be
  necessary to fund the Volunteer Firefighter Group Insurance Pool.
  - 2. CompSource Mutual Insurance Company The Office of Management and Enterprise Services shall collect the premium from state agencies, public trusts and other instrumentalities of the state.

    Any funds received by CompSource Mutual Insurance Company the Office of Management and Enterprise Services from any state agency, public trust, or other instrumentality for purposes of workers' compensation insurance pursuant to this section shall be deposited to the credit of the Volunteer Firefighter Group Insurance Pool.

    CompSource Mutual Insurance Company The Office of Management and Enterprise Services shall collect premiums, pay claims, and provide for excess insurance as needed.
  - B. CompSource Mutual Insurance Company The Office of Management and Enterprise Services shall report, annually, to the Governor, the Speaker of the Oklahoma House of Representatives, and the President Pro Tempore of the State Senate the number of enrollees in the Volunteer Firefighter Group Insurance Pool, and the amount of any anticipated surplus or deficiency of the Pool; and shall also

- provide to the Governor, the Speaker of the Oklahoma House of

  Representatives and the President Pro Tempore of the State Senate

  sixty (60) days advance notice of any proposed change in rates for

  the Volunteer Firefighter Group Insurance Pool.
  - C. The amount of claims paid, claim expenses, underwriting losses, loss ratio, or any other financial aspect of the Volunteer Firefighter Group Insurance Pool shall not be considered when determining or considering bids for the amount of any premiums, rates, or expenses owed by, or any discounts, rebates, dividends, or other financial benefits owed to any other policyholder of CompSource Mutual Insurance Company the Office of Management and Enterprise Services.
  - D. Except as otherwise provided by law, any increase in the state payment rate for volunteer firefighters under the Volunteer Firefighter Group Insurance Pool shall not exceed five percent (5%) per annum. Any proposed change in rates for the Volunteer Firefighter Group Insurance Pool must be approved by the Board of Directors of CompSource Mutual Insurance Company Office of Management and Enterprise Services with notice provided pursuant to subsection B of this section. CompSource Mutual Insurance Company The Office of Management and Enterprise Services shall not increase premiums for the Volunteer Firefighter Group Insurance Pool more than once per annum.

1	E. For purposes of this section, the term "volunteer fire
2	departments" includes those volunteer fire departments which have
3	authorized voluntary or uncompensated workers rendering services as
4	firefighters and are created by statute pursuant to Section 592 of
5	Title 18 of the Oklahoma Statutes, Sections 29-201 through 29-204 of
6	Title 11 of the Oklahoma Statutes, and those defined by Section 351
7	of Title 19 of the Oklahoma Statutes.
8	SECTION 3. This act shall become effective November 1, 2022.
9	Passed the House of Representatives the 22nd day of March, 2022.
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11	Dunaiding Offices of the House
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14	Passed the Senate the day of, 2022.
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