DIR Issue Brief Overview of the Behavioral Health of First Responders in California Using PTSD-Related Workers' Compensation Claims Data September 4, 2018

In May 2017, Assemblymember Tim Grayson (District 14 and author of AB 1116) requested that the Commission on Health and Safety and Workers' Compensation (CHSWC) gather data and conduct a study on occupational behavioral health for emergency response personnel (firstresponders).

This issue brief summarizes the current peer-reviewed literature, details the current medical guidance for treatment, analyzes workers' compensation claims data, examines existing treatment models for consideration, and discusses trends in legislation on the topic in other states and differences between California's laws and legislation in those states.

Background

Post-traumatic stress disorder (PTSD) and extreme trauma are highly correlated. PTSD, according to the American Psychiatric Association, can develop following exposure to extreme trauma, which is defined as a terrifying event or ordeal that a person has experienced, witnessed, or learned about, particularly when it is life threatening or causes physical harm. The experience can cause a person to feel intense fear, horror, or a sense of helplessness. The stress caused by trauma can affect all aspects of a person's life, including mental, emotional, and physical well-being.¹

At least once in their lives, 70% adults in the US have experienced a traumatic event, and 20% of them develop PTSD. More than 13 million adults in the US (4% of the population) have PTSD at any given time, and over 21 million adults in the US (6% of the population) will develop PTSD during their lifetime.² Although treatment is available, it may be underutilized. A study of veterans recently found that lower treatment utilization derives from higher perceived public stigma of seeking treatment.³ A 2018 study of firefighters in South Korea found that perceived barriers to treatment accessibility (30%) and concerns about potential stigma (34%) were reasons for not receiving PTSD treatment.⁴ A cultural shift ("it's okay not to be okay") is widely acknowledged as necessary before emergency responders will take advantage of peer counseling services.

¹ American Psychiatric Association, *Diagnostic and Statistical Manual of Mental Disorders* (*DSM–5*), <u>https://www.psychiatry.org/psychiatrists/practice/dsm/educational-resources/dsm-5-fact-sheets/,</u> accessed September 25, 2017.

² The current US population is 326 million, according to the US Census Bureau, <u>https://www.census.gov/popclock/</u>, accessed September 25, 2017; Sidran Traumatic Stress Institute, Post Traumatic Stress Disorder Fact Sheet, <u>http://www.sidran.org/resources/for-survivors-and-loved-ones/post-traumatic-stress-disorder-fact-sheet/</u>, accessed September 25, 2017.

³ Kulesza M, Pedersen E, Corrigan P, Marshall G (2015). Help-Seeking Stigma and Mental Health Treatment Seeking Among Young Adult Veterans. *Military Behavioral Health*, *3*(4), 230–239. http://doi.org/10.1080/21635781.2015.1055866

⁴ Kim JE, Dager SR, Jeong HS, Ma J, Park S, Kim J, Lyoo IK. Firefighters, posttraumatic stress disorder, and barriers to treatment: Results from a nationwide total population survey. *PLoS ONE*, 2018;*13*(1), e0190630. <u>http://doi.org/10.1371/journal.pone.0190630</u>

Significant differences are found between men and women as well. One in 10 women will get PTSD at some time in their lives. Women are about twice as likely as men to develop PTSD.⁵ Epidemiological studies have repeatedly found that men and women differ in their risk of trauma exposure and in their risk of PTSD.⁶ Men have a higher risk than women of exposure to traumatic events during their lifetime. Lifetime prevalence of PTSD is 10-12% in women and 5-6% in men.⁷ Evidence of gender differences has also emerged in the type of trauma exposure and the related presentation of illness or comorbidity.⁸

Female police officers reported life-threatening or private events more often than men and suffered from more PTSD symptoms than their male colleagues.⁹ Among police officers who responded during and after the World Trade Center attack in 2001, female police officers had a significantly higher prevalence of probable PTSD.¹⁰

People at risk of developing PTSD include:

- Anyone who has been victimized or has witnessed a violent act or who has been repeatedly exposed to life-threatening situations
- Survivors of domestic or intimate partner violence
- Survivors of rape or sexual assault or abuse
- Survivors of physical assault, such as mugging or carjacking
- Survivors of other random acts of violence, such as those that take place in public, in schools, or in the workplace
- Children who are neglected or sexually, physically, or verbally abused, or adults who were abused as children
- Survivors of unexpected events in everyday life, such as:
 - Car accidents or fires
 - Natural disasters, such as tornadoes or earthquakes
 - Major catastrophic events, such as a plane crash or terroristact
 - Disasters caused by human error, such as industrial accidents
- Combat veterans or civilian victims of war

⁷ Olff M Sex and gender differences in post-traumatic stress disorder: An update. Europ J

Psychotraum. 2017;8:sup4. DOI: 10.1080/20008198.2017.1351204

⁵ Sidran Traumatic Stress Institute, Post traumatic stress disorder fact sheet, <u>http://www.sidran.org/resources/for-</u> <u>survivors-and-loved-ones/post-traumatic-stress-disorder-fact-sheet/,</u> accessed September 25, 2017.

⁶ Ditlevsen DN, Elklit A. Gender, trauma type, and PTSD prevalence: A re-analysis of 18 Nordic convenience samples. *Ann Gen Psychiatry*. 2012;Oct 29;11(1):26. doi: 10.1186/1744-859X-11-26

⁸ Yehuda R. Biology of posttraumatic stress disorder. *J Clin Psychiatry*. 2001;62. Suppl 17:41-6.

⁹ Van der Meer CAI, Bakker A, Schrieken BAL, Hoofwijk MC, Olff M. Screening for trauma-related symptoms via a smartphone app: The validity of smart assessment on your mobile in referred police officers. *Intern J Methods in Psyc Res.* 2017;26(3), e1579. http://doi.org/10.1002/mpr.1579

¹⁰ Cone JE, Li J, Kornblith E, Gocheva V, Stellman SD, Shaikh A, Schwarzer R, Bowler RM. Chronic probable PTSD in police responders in the World Trade Center health registry ten to eleven years after 9/11. *Am J Ind Med*. 2015 May;58(5):483-93. doi:10.1002/ajim.22446

- Those who have been diagnosed with a life-threatening illness or who have undergone invasive medical procedures
- People who learn of the sudden unexpected death of a close friend or relative
- Professionals who respond to victims in trauma situations, such as emergency medical service workers, police, firefighters, those in the military, and search-and-rescue workers

The last group is the focus of this study.

Guidance for Treatment

Labor Code section 3208.3 provides that first responders or any other employee in California who suffers a job-related psychiatric disability can file a claim for workers' compensation to receive benefits. Every case is reviewed based on the specific fact, with no exclusions for first responders.

The Medical Treatment Utilization Schedule (MTUS) offers guidance for workers' compensation (WC) doctors to ensure the streamlined delivery of medical treatment for behavioral health disorders, such as PTSD. Through a combination of MTUS guidelines and the MTUS medical evidence and search sequence, appropriate guidance is available to address any condition.

Currently, the MTUS treatment guidelines include "stress-related conditions" per the California Code of Regulations (CCR) Title 8, section 9792.23.8. In general, treating doctors review this guideline to see whether it addresses the patient's condition. If so, they determine whether it supports the treatment that they would like their patient to receive. If the MTUS treatment guidelines do not cover their patient's condition or do not support the desired treatment plan, then treating doctors follow the MTUS Medical Evidence Search Sequence (CCR 9792.21.1).

The MTUS Medical Evidence Search Sequence is very broad and comprehensive and gives treating doctors the ability to provide information from a variety of sources to support their treatment requests.

Insight from Claims Data

Data Sources for Workers' Compensation Claims

California's Workers' Compensation Information System (WCIS) uses electronic data interchange (EDI) to collect comprehensive information from claims administrators to help the Department of Industrial Relations oversee the state's WC system. Electronic transmission of the first report of injury has been required since March 1, 2000, and electronic versions of benefit notices were mandated as of July 1, 2000. Electronic reporting of medical billing data is required for any medical service that occurs on or after September 22, 2006.

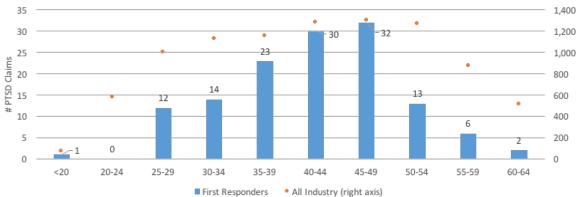
For the purpose of this analysis, staff used data from the WCIS extracted on July 19, 2017, for claims and bills reported with a date of injury between January 1, 2012, and December 31, 2016. To isolate PTSD-related claims, staff relied on diagnosis code PTSD (ICD-9 diagnosis code 309.81; ICD-10 diagnosis codes F431 [F43.1], F4310 [F43.10], F4311 [F43.11], F4312 [F43.12]). To isolate the first-responder cohort,

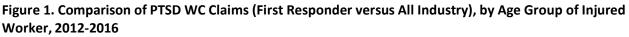
claims were identified using NAICS codes 922120, 922160, 922190, and 621910. The resulting small sample size (N = 133) of eligible cases reported for first-responder PTSD WC claims suggests that findings should be interpreted with caution.

Claim information obtained from the WCIS included age, gender, nature of injury, cause of injury, claim duration, job tenure, provider specialty, instances of multiple claims, geographic distribution of claims, amount of services paid, services/treatment types billed.

Findings

As shown in Figure 1, nearly half (47%) of first-responder PTSD claimants were 40-49 years old when the injury occurred. In the United States, the median age of firefighters in 38.6 years,¹¹ and the median age of police officers is 39.7 years.¹²





Source: WCIS database.

Gender differences among first responders differ from those in all industries (see Figure 2). These differences are salient in view of the wide gap between men and women in labor force participation as first responders and generally. Among first-responder PTSD claimants, 70% were male, but in all industries, men comprised just over half. Both nationally and in the state, the first-responder labor force participation rate is lower among women than men: Women represent 4% of firefighters in the United States¹³ and 13% of full-time law enforcement officers in California.¹⁴

¹¹ ACS PUMS 5-Year Estimate, Census Bureau, <u>https://datausa.io/profile/soc/332011/,</u> accessed July 25, 2017.

¹² Based on 2016 data in the Current Population Survey (CPS) conducted by the US Census from the Bureau of Labor Statistics, <u>https://www.bls.gov/cps/cpsaat11b.htm</u>, accessed July 26, 2017._

¹³See note 5.

¹⁴ Based on 2015 data, US Department of Justice, <u>https://ucr.fbi.gov/crime-in-the-u.s/2015/crime-in-the-u.s.</u> <u>2015/tables/table-77/,</u> accessed July 26,2017.

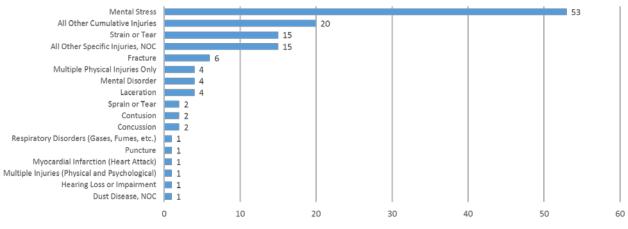
Figure 2. Gender Distribution of PTSD Workers' Compensation Claims for First Responders and All Industry, 2012-2016



Source: WCIS database.

"Nature of injury" identifies the primary physical characteristics of an injury. Mental stress was reported as the "nature of injury" for 40% (53 claims) of first-responder PTSD WC claims (see Figure 3).

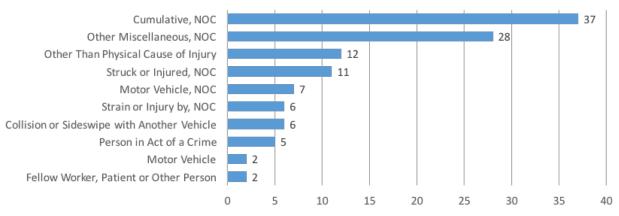
Figure 3. Nature of Injury for First Responder PTSD WC Claims, Ranked by most frequently reported, 2012-2016



Source: WCIS database.

Cumulative injury was reported as the cause of 28% (37 claims) of first-responder PTSD workers' compensation claims (see Figure 4).

Figure 4. Ten Most Frequently Reported Causes of Injury for First Responder PTSD WC Claims, 2012-2016



Source: WCIS database.

In terms of employment tenure with the current employer when injured, 25% of all industry claims were filed in the first year on the job while tenure with job at injury varied for first responders (see Figure 5). Because of limited reporting of date of hire and/or claim closed date in WCIS, the number of cases reflecting the tenure for first responders is rather small (N = 46), therefore the data are insufficient to reliably assess any trend.

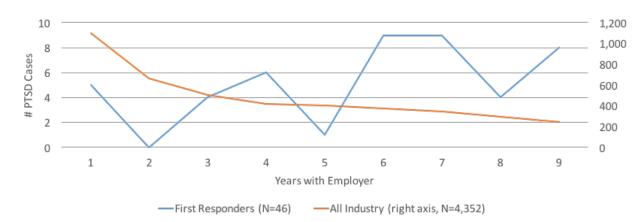
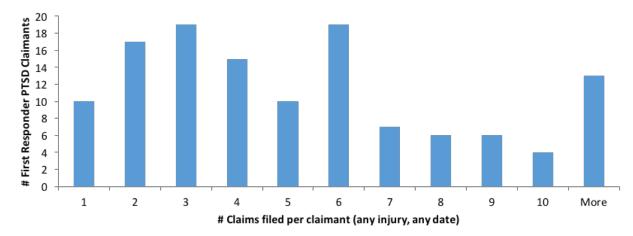


Figure 5. Tenure for Reported PTSD Claims, 2012-2016

Source: WCIS database.

To examine whether PTSD claims were filed in isolation, the staff reviewed the data for all injury claims filed at any time for first responders who filed PTSD WC claims in 2012-2016. This enabled the staff to determine whether additional claims were associated with the same injured worker. Overall, 92% of first responders who filed PTSD WC claims filed additional injury claims (see Figure 6).





Source: WCIS database.

Of the distinct additional claims filed by first responders who filed PTSD WC claims in 2012-2016, over a third (34%) were for strain, sprain, or tear injuries. "Other injuries" comprised 13%, followed by cumulative injuries and mental stress, each representing 10% of the other WC claims filed (see Figure 7).

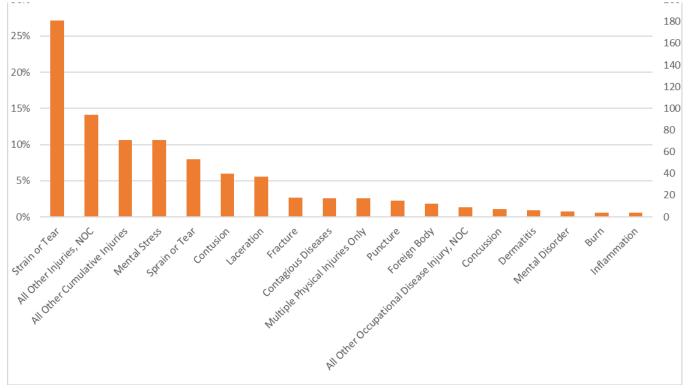
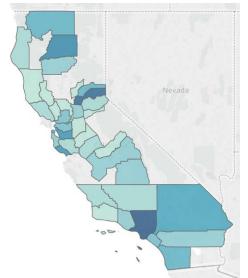


Figure 7. Types of Other Injuries Filed by First Responders Who Filed PTSD WC Claims in 2012-2016

Source: WCIS database, extracted September 25, 2017.

First-responder PTSD claims were distributed throughout California, as shown in the geographical mapping in Figures 8 and 9.

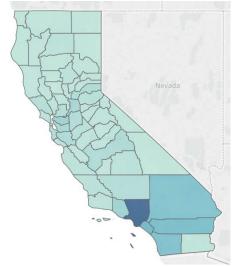
Figure 8. First-Responder PTSD Workers' Compensation Claims for Dates of Injury in 2012-2016, by Employee County



Source: WCIS database.

Note: Map is based on generated longitude and latitude from employee county data. Darker color indicates density of claims.

Figure 9. All Police and Firefighter Workers' Compensation Claims with Date of Injury in 2012-2015 by Employee County



Source: WCIS database.

Note: Map is based on generated longitude and latitude from employee county data. Darker color indicates density of claims. Data are filtered on date of injury year for 2012, 2013, 2014, and 2015.

At the time of the extracted data from the WCIS, \$2,067,037 was paid for medical services for first-responder PTSD WC claims, averaging \$15,659 per claim.

Specific Treatment Requests and the Outcome of Those Requests

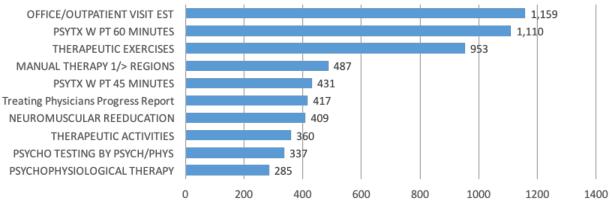
Physician specialty provides insight into the types of treatment that workers receive. In addition to general practice, physical therapy and psychology lead in physician specialties for first-responder PTSD WC claims (see Figure 10).

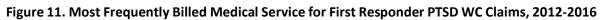
Figure 10. Most Frequently Reported Physician Specialty for First Responder PTSD WC Claims, 2012-2016



Source: WCIS database.

Physical and other therapies comprise the most frequently billed PTSD-related treatments for first-responder PTSD workers' compensation claims (see Figure 11).





Source: WCIS database.

Information from the Independent Medical Review (IMR) database provides insight into treatment requests and outcomes. California's WC system uses IMR to resolve disputes over the medical treatment of injured employees. As of July 1, 2013, medical treatment disputes for all dates of injury are resolved by physicians through IMR. For this study, PTSD claim data from IMR were extracted May 24, 2017, for requests filed January 1, 2013, to May 24, 2017. To isolate cases related to PTSD, the staff used primary diagnosis code PTSD (ICD-9 diagnosis code 309.81; ICD-10 diagnosis codes F431 [F43.1], F4310 [F43.10],

F4311 [F43.11], F4312 [F43.12]). IMR data revealed 694 unique IMR claimants with a listed PTSD-related diagnosis. Not including ineligible applications or withdrawn or terminated cases, 1,138 IMRs were reviewed and decided for these unique claimants. Table 1 shows the geographic distribution of these cases.

Table 1. IMR Cases for PTSD-Related Diagnosis, 2	2013-2017, by Injured WorkerLocation
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Location of injured worker	Total
Los Angeles	285
Bay Area	244
Inland Empire	232
Central Valley	79
Central Coast	78
San Diego	71
Out-of-State	66
Eastern Sierra Foothills	34
North State/Shasta	25
Sacramento Valley	24
Total	1,138

Source: IMR database.

Although IMR generally upheld utilization review (UR) decisions on filings related to PTSD, the overturn rate was higher for several PTSD-related filings than the general overturn rates for the same treatments, as highlighted in yellow for pharmacy (801 cases) in Table 2, with a 12% overturn rate for PTSD cases compared with 7% for general cases. Diagnostic testing (107 cases) had an overturn rate for PTSDrelated cases of 21% versus 9% for general cases. Psych services (607 cases) showed a lower overturn rate (14%) for PTSD-related cases than for general cases (18%).

PTSD Related IMR Treatment Requests 2013-2017										
Category of Treatment	Total No. of Requests	Overturn Rate	General Overturn Rate (based on 2016 data)							
Diagnostic Testing	107	21%	9%							
Equipment, supplies (DMEPOS)	38	26%	7%							
Evaluation & Management	36	33%	20%							
Home Health Care	9	0%	6%							
Injection	16	25%	10%							
Pharmacy	801	12%	7%							
Programs	17	6%	10%							
Psych Services	607	14%	18%							
Rehabilitation	146	5%	7%							
Surgery	21	10%	10%							
Therapies (unspecified)	17	18%	8%							

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Source: IMR database.

Existing Programs and Approaches

Several model treatment programs are available. We examined some of them to determine which had demonstrated evidence of effectiveness.

West Coast Post-Trauma Retreat (WCPTR)

The mission of WCPTR is to provide a safe and confidential environment for the promotion of healing, education, and support to those in emergency services professions. Sponsored by the First Responder Support Network, the program began in 2001 and is modeled after the On-Site Academy in Massachusetts. A six-day residential program includes individual therapy and intensive debriefings in a group setting with culturally competent clinicians, peers, and a chaplain. An emphasis of the program is to teach first responders how to recognize and understand how their careers contribute to their stress through Emergency Responder Exhaustion Syndrome (ERES).¹⁵ Treatment includes a post-retreat 90-day follow-up treatment plan with action steps.

WCPTR was evaluated in 2010¹⁶ and 2012,¹⁷ with evidence of immediate and significant (respectively) symptom reduction in severity and number across all ten clinical subscales to normative levels post-intervention.

California Peer Support Association (CPSA)

The mission of CPSA as a professional and educational organization is to advance, promote, and enhance peer support programs for law enforcement and fire and allied emergency service personnel. Peer support is a process in which a person discusses a personal issue with a nonprofessional, usually a friend or a coworker. People often select a peer support person primarily based upon trust. Most only share problems with someone considered credible, able to listen without judgment, and capable of maintaining confidentiality. The program is operated by volunteers and hosts a three-day annual conference with 75-150 attendees in Ventura, California. Although no currently documented evidence is available on its effectiveness, the program has received positive endorsements.

¹⁶ Cantrell SA. The change in first responder's trauma symptoms after participation in a residential recovery program, PhD diss., Wright Institute Graduate School of Psychology. 2010. http://www.frsn.org/ literature 123582/The Change in First Responder's Trauma Symptoms after Participati

on in a Residential Recovery Progra/, accessed June 22, 2018.

¹⁵ Fay J, Kamena, MD, Benner A, Buscho A, Nagle D. Emergency responder exhaustion syndrome (ERES): A perspective on stress, coping and treatment in the emergency responder milieu. 2006. http://www.frsn.org/LiteratureRetrieve.aspx?ID=121968/, accessed June 22, 2018.

¹⁷ Dunnigan R. Emergency responders' trauma symptoms following the West Coast post-trauma retreat recovery program. PhD diss., California School of Forensic Studies. 2012.

http://www.frsn.org/ literature 121948/Emergency Responders' Trauma Symptoms Following the West Coas t Post-Trauma Retreat Recovery Program/

Additional Programs to Consider

The US Department of Veterans Affairs launched a program to ensure that all veterans with PTSD receive evidence-based cognitive-behavioral therapy. The US Army developed post-deployment early interventions that reduce the risk of the disorder.¹⁸ Both may offer insight into best practices and effective approaches to address PTSD.

Advancements in Technology

An innovative scanning technique is being tested and was found to accurately diagnose PTSD. This type of brain scan, called magnetoencephalography (MEG), could offer the first biological test to enable earlier diagnosis and intervention.¹⁹ The scan correctly identified 97% of patients whom psychologists previously determined were suffering from PTSD.

Comparable Legislation

To understand and learn from other states²⁰ that are considering the best approaches for addressing PTSD for first responders, we conducted an analysis of state bills, including provisions incorporated by reference, in their immediate statutory context. For a detailed review, see the Appendix.

Across states, bills expanded access by adding eligible occupations or benefits, establishing presumptions on coverage, eliminating restrictions on the circumstances of the injury, and specifying causes, such as repetitive trauma. Further study and monitoring of the issue was recommended as well. In terms of diagnosis, legislation differed. Some bills referred to PTSD specifically while others referenced broader diagnoses. Definitions of PTSD defer to mental health professionals or standards. Benefits range from limited licensed counseling sessions with copayments or via teleconference to full medical and paid leave. Limitations vary and include exams, length-of-service requirements, and qualifying clauses.

¹⁸ McNally RJ. Are we winning the war against posttraumatic stress disorder? *Science* 2012;336(6083): 872-874. <u>https://dash.harvard.edu/handle/1/8916494/,</u> doi:10.1126/science.1222069

¹⁹ Storrs C. Brian scan offers first biological test in diagnosis of post-traumatic stress disorder. *Scientific American* 2010 Jan 22. <u>https://www.scientificamerican.com/article/ptsd-diagnosis-brain-imaging-meg-neural-</u> communications/, accessed June 22, 2018.

²⁰ According to NCCI: All 50 states and the District of Columbia specifically address WC compensability for mentalmental and mental-physical injuries, by statute, regulation, or case law. WC laws vary greatly across the country, with approximately half the jurisdictions allowing compensation for mental-mental injuries or illnesses under limited circumstances. Compensable mental-mental injuries must typically be considered extraordinary and the predominant or substantially contributing cause. Other jurisdictions generally allow for compensability only for mental-physical injuries. Source: <u>https://www.ncci.com/Articles/Pages/II_Insights-PTSD-Injuries.aspx.</u>Full resource:

https://legislature.vermont.gov/assets/Documents/2018/WorkGroups/House%20Commerce/Bills/H.197/H.197~Jo hn%20Hollar~Compensability%20for%20Workers%20Compensation%20mental%20Injuries%20~3-16-2017.pdf.

Conclusions

California's MTUS treatment guidelines and medical evidence search sequence offer appropriate guidance for behavioral health disorders, including PTSD. Pursuant to Labor Code section 3208.3, all workers, including first responders, are covered by workers' compensation insurance. The evidence shows that cases are underreported and associated stigma prevents care-seeking behavior in general (including first responders and veterans). Although men have a higher risk of exposure, women have a higher risk of developing PTSD. A variety of programs are available to first responders in California, with limited but encouraging evidence on their effectiveness. Considering the variety of legislative efforts underway across the country, California may benefit from drawing on these examples and the experiences of others.

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	СА	Analysis of state bills, i	AZ	СО	СТ	FL	ME
Bill		AB 1116	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
Status	Status quo	Passed unanimously in House; currently in Senate	Signed May 2016	Signed June 2017	Referred by Senate to Committee on Appropriations April 2016	Signed March 2018	Signed July 2017
Synthesis	Establishes a higher threshold of WC compensability for psychiatric injury	Creates Peer Support and Crisis Referral Services Pilot Program to test prevention of post-traumatic stress injuries by enabling confidential peer support and crisis referral services for emergency service personnel and state correctional officers.	Entitles worker to limited counseling without creating a presumption of entitlement to WC benefits.	Eliminates requirement that the event causing PTSD be outside the worker's typical job responsibilities.	Eliminates physical injury requirement and makes workers elegible for WC paid leave under certain circumstances that currently only occasion medical benefits.	Makes PTSD an occupational disease compensable by WC benefits, eliminating physical injury requirement for indemnity benefits.	Shifts burden of proof; a worker who can show that the work stress causing PTSD was extraordinary in comparison to that of the average employee, as well as the predominant cause, gets a rebuttable presumption that PTSD arose out of and in the course of employment.
Industry	Unspecified	Emergency services	Public safety	Public safety professionals (Occupations covered are not explicit in the bill itself. This designation is from the Final Fiscal Note.)		First responders	Law enforcement officers and first responders

	NE	NH	NY	ОН	OR	SC	TN
Bill	LB 780	SB 553-FN (2018)	SB S5954 (2017-2018)	SB 118 / HB 161		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Status	Status quo	Expected to pass	In committee since January 2018	Referred to committee April 2017	Status quo	Recommited to Committee on Judiciary on 05/31/16 (companion H. 3699 dead)	Signed May 2018
Synthesis	Requires worker to show that employment conditions were extraordinary and unusual in comparison to the normal conditions of the particular employment, as well as causation.	to study incidence of PTSD in first responders and whether it should be covered under	Eliminates requirement that stress be greater than that which usually occurs in the normal work environment and adds corrections officers to the list of occupations for whom stress-related WC claims are compensable.	Adds WC benefits for PTSD without an accompanying physical injury, unless worker receives disability retirement benefits based on the same injury.	To be a compensable occupational disease, a mental disorder must arise out of and in the course of employment from "activities to which an employee is not ordinarily subjected or exposed other than during a period of regular actual employment therein."	Redefines "personal injury" to include PTSD and eliminates requirement that the precipitating cause be extraordinary in comparison to the normal conditions of the particular employment.	Provides referral list and limited counseling with co-pays for PTSD (expressly not as a WC benefit), as well as annual training for loca mental health service providers.
Industry	First responders and frontline state employees	First responders	Public safety worker (including volunteers); includes state, city, and municipal corrections officers.	Safety service workers		First responders	Public safety

Bill	TX HB 1983	VT SB 56	WA SB 6214	WI SB 564 / AB 434 (2017)	Ontario, Canada Bill 163 (2016)	Ontario, Canada Bill 127 (2017)
Status	Signed June 2017	Signed June 2017	Signed March 2018	Failed to pass House March 2018; acquired a new sponsor April 2018	Royal assent April 2016	Royal assent May 2017
Synthesis	Makes PTSD a compensable injury if caused by events occurring in the course and scope of employment and the preponderance of the evidence indicates the work was a substantial contributing factor.	Provides for mental health parity in WC insurance, making PTSD a compensable personal injury absent an accompanying physical injury and establishing the presumption that PTSD was incurred during service in the line of duty.	Establishes presumption that PTSD (including from cumulative trauma) is an occupational disease, shifting the burden of proof to the employer/insurer.	Creates presumption that PTSD arose out of employment, eliminating requirement of unusual stress of greater dimensions than the day-to-day emotional strain and tension experienced by similarly situated employees and making cumulative trauma compensable	PTSD is presumed to have arisen out of and in the course of employment unless the contrary is shown.	Provides benefits for traumatic mental stress, including PTSD, arising out of and in the course of employment (personnel actions excluded).
Industry	First responders		First responders	Public safety	First responders	All

Decupation Unspecified Correctional peace officers, parole officers, and firefighters Peace officer, firefighter, public safety employee Peace officers, ervice providers, firefighters, correctional officers Poilce officers and firefighters Firefighters, paramedica, emergency and law enforcement officers Law enforcement officer, firefighter, emergency medical services Note) Decupation Firefighters Firefighters Firefighters, correctional officers Firefighters, emergency medical Firefighters, and law enforcement officers Law enforcement emergency medical Decupation Firefighters Firefighters Firefighters Correctional officers (listed in Fiscal Note) Firefighters Firefighters Firefighters Firefighters	Bill	CA	CA AB 1116	AZ HB 2350 (2016)	CO HB 17-1229 (2017)	СТ SB 134 (2016)	FL SB 376	ME LD 848 / HP 579
	Occupation s	Unspecified	officers, parole officers,	firefighter, public safety	emergency medical service providers, firefighters, correctional officers		paramedics, emergency medical, technicians, and law enforcement	officer, firefighter, corrections officer, or emergency medical

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	NE	NH	NY	ОН	OR	SC	TN
Bill	LB 780	SB 553-FN (2018)	SB S5954 (2017-2018)	SB 118 / HB 161		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Occupation	Sheriff, deputy sheriff, police officer, officer of the Nebraska State Patrol, volunteer or paid firefighter; licensed advanced emergency medical technician, emergency medical responder, emergency medical technician, or paramedic, volunteer or paid, who provides medical care to prevent loss of life or aggravation of physiological or psychological illness or injury; employee of the Department of Correctional Services or the Department of Health and Human Services whose duties involve regular and direct interaction with high-risk individuals	Police officers, fire persons, and emergency medical service providers	Correction officer, sergeant, captain, corporal, lieutenant, deputy warden, or warden EMPLOYED BY THE NY STATE DEPT OF CORRECTIONS AND COMMUNITY SUPERVISION, THE DEPT OF CORRECTION OF THE CITY OF NEW YORK, OR ANY COUNTY OR MUNICIPALITY would be added to this list: police officer or firefighter subject to section thirty of this article [no definition], or emergency medical technician, paramedic, or other person certified to provide medical care in emergencies, or emergency dispatcher.	Peace officers, firefighters, and emergency medical workers, including volunteers; also covers an off-duty peace officer, off-duty firefighter, or emergency medical worker of an ambulance service or emergency medical service organization who responds to an emergency, regardless of location, as they would if on duty in their jurisdiction.		Law enforcement officer, firefighter, emergency medical technician or paramedic employed by state or local government, including volunteers; includes an employee of a municipality acting outside the municipality's limits when employment was ordered by a duly authorized employee of the municipality.	Emergency medical worker or professiona firefighter

Bill	TX	VT	WA	WI	Ontario, Canada	Ontario, Canada
	HB 1983	SB 56	SB 6214	SB 564 / AB 434 (2017)	Bill 163 (2016)	Bill 127 (2017)
Occupation	Peace officer, emergency care attendant, emergency medical technician (3 types), paramedic, or firefighter employed by a political subdivision of this state.	Police officers, firefighters, and rescue or ambulance workers	Firefighters, emergency medical technicians, and law enforcement officers (not covered: volunteer firefighters, reserve police officers, or other professional first responders depending on membership in certain state retirement plans, according to https://www.colburnla w.com/washington- state-first-responders- eligible-ptsd-benefits/)	Law enforcement officer, fire fighter, or emergency services personnel	Full-time, part-time, and volunteer firefighters; fire investigators; police officers; members of an emergency response team; paramedics; emergency medical attendants; ambulance service managers; workers in a correctional institution or a place of secure custody or secure temporary detention; dispatch workers; also anyone who was a listed worker for at least one day on or after transition day (24 months before the day on which statute comes into force).	All workers

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Appendix. Analysis of state bills, including provisions incorporated by reference, in their immediate	

	CA	СА	AZ	CO	СТ	FL	ME
Bill		AB 1116	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
Occupation		"Emergency service	"Public safety		"Police officer" means	§ 112.1815(1): "First	See 39-A §328-A(1)
Definitions		personnel" means a	employee" - member		member of State	responder" means a	
		correctional peace	of the Public Safety		Police, an organized	law enforcement	
		officer or parole	Retirement System or		local police	officer as defined in §	
		officer, as defined in	Corrections Officer		department, or a	943.10, a firefighter as	
		Section 830.5 of the	Retirement Plan; public		municipal constabulary;	defined in § 633.102, or	
		Penal Code and	probation, surveillance,		"firefighter" means	an emergency medical	
		employed by the	or juvenile detention		uniformed member of	technician or	
		Department of	officer		a municipal paid or	paramedic as defined in	
		Corrections and			volunteer fire dept.	§ 401.23 employed by	
		Rehabilitation, or a				state or local	
		firefighter, paramedic,				government, including	
		emergency medical				volunteers.	
		technician, or					
		dispatcher employed					
		by the state or a					
		political subdivision.					

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Bill	NE LB 780	NH SB 553-FN (2018)	NY SB S5954 (2017-2018)	ОН SB 118 / HB 161	OR	SC S. 429 (2015-2016)	TN HB 1510 / SB 1797 (2017-2018)
Occupation Definitions				"Firefighter" belongs to a lawfully constituted fire department; "emergency medical workers" include first responders and emergency medical technicians; see Bill Analysis (https://www.legislatur e.ohio.gov/download?k ey=7986&format=pdf) or Ohio Rev. Code § 2935.01(B) for long list of workers identified as "peace officers."			"Public safety employee" means an emergency medical worker or professiona firefighter who is a paid, full-time employee of this state a local government, o any other political subdivision.

	тх	VT	WA	WI	Ontario, Canada	Ontario, Canada
ill	HB 1983	SB 56	SB 6214	SB 564 / AB 434 (2017)	Bill 163 (2016)	Bill 127 (2017)
Occupation	"Peace officer" - see	"Firefighter "- member	"Firefighter" - person	"Law enforcement	See appendix	
-	"Peace officer" - see long list in Criminal Procedure Code § 2.12; "firefighter" - certified by TX Commission on Fire Protection under Gov Code Ch 419, with firefighting and aircraft crash and rescue as principal duties (includes certified volunteers); "emergency medical services personnel" are listed without definitions in Health and Safety Code § 773.003(10) (license/certificate required by § 773.041).	investigation, or fire- related rescue, and receives compensation for performing fire service duties of a predictable and continuing nature more than 32 hours per week and more than 25 weeks per year (20 V.S.A. § 3151); "police officer" - law enforcement officer certified by the Vermont Criminal Justice Training Council pursuant to 20 V.S.A. chapter 151; "rescue or ambulance worker" - licensed	does not have a civil service exam or is a private sector employer that employs over fifty firefighters, or as supervisory firefighter personnel, or as a full-time, fully compensated emergency medical technician who meets the requirements of §	ordinances and who is authorized to make arrests (including university police and conservation warden); "fire fighter" – not defined; "emergency medical services practitioner" - emergency medical technician (3 levels) or paramedic; "emergency medical responder" – person certified or exempt who, as a condition of employment, provides emergency medical	See appendix (http://www.wsib.on.c a/WSIBPortal/faces/WS IBManualPage?cGUID= 15-03- 13&rDef=WSIB_RD_OP M&fGUID=8355021006 35000498&_afrLoop=3 49839261032000&_afr WindowMode=0&_afr WindowId=14ofiiyj6d_ 1#%40%3FcGUID%3D1 5-03- 13%26_afrWindowId% 3D14ofiiyj6d_1%26_afr Loop%3D34983926103 2000%26rDef%3DWSIB _RD_OPM%26_afrWin dowMode%3D0%26fG UID%3D835502100635 000498%26_adf.ctrl- state%3D14ofiiyj6d_29).	
		responder service, emergency medical	or 18.73.030(12) (authorized to render			
		personnel, or volunteer as defined in 24V.S.A.	emergency medical care pursuant to §			

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Appendix. Analysis of state b		IIS IIICOIDOI ALEG DVIEI		

BillAB 1116HB 2350 (2016)HB 17-1229 (2017)SB 134 (2016)SB 376PTSD DefinitionPer Diagnostic and Statistical Manual of Mental Disorders, Third Edition (DSM-3), published by the American Psychiatric Association, or other psychiatric diagnostic manual generally approved and accepted nationally by practitioners in the field of psychiatricNoneLicensed psychiatrist or psychologistMental health professionalPer DSI per DSIBillAB 1116NoneLicensed psychiatrist or psychologistMental health professionalPer DSI professional	M-5 Defers to licensed psychiatrist or
PTSD Per Diagnostic and Statistical Manual of Mental Disorders, Third Edition (DSM-3), published by the American Psychiatric Association, or other psychiatric diagnostic manual generally approved and accepted nationally by practitioners in the	M-5 Defers to licensed psychiatrist or
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field of psychiatric	
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Bill	NE LB 780	NH SB 553-FN (2018)	NY SB S5954 (2017-2018)	OH SB 118 / HB 161	OR	TN HB 1510 / SB 1797 (2017-2018)
PTSD Definition		None	None	Bill Analysis cites National Institute of Mental Health, "Post- Traumatic Stress Disorder," http://www.nimh.nih.g ov/health/publications/ post-traumatic-stress- disorder-easy-to- read/index.shtml.	occupational disease, a "mental disorder" must require medical services or result in physical or mental	

			SB 6214	SB 564 / AB 434 (2017)	Bill 163 (2016)	Bill 127 (2017)
Definition	Per DSM-5 or later adopted edition	None	Per DSM-5 or later adopted edition	Per most recent DSM	Per DSM-5	Per DSM

	CA	СА	AZ	СО	СТ	FL	ME
Bill		AB 1116	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
Related Diagnosis	Psychiatric injury	Critical incident stress (CIS): Acute or cumulative psychological stress or trauma in response to a critial incident; unusually strong emotional, cognitive, behavioral, or physical reaction that may interfere with normal functioning and could lead to post-traumatic stress injuries, including but not limited to physical and emotional illness, failure of usual coping mechanisms, loss of interest in the inh or pormal life			Mental or emotional impairment		Mental injury caused by mental stress
		job or normal life activities, personality changes, loss of abitiy to function, and psychological disruption of personal life					

Appendix. Analysis of state bills, including provisions incorporated by reference, in their immediate statutory context

	NE	NH	NY	OR	ediate statutory conte sc	TN
Bill	LB 780	SB 553-FN (2018)	SB S5954 (2017-2018)		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Related Diagnosis	Mental injury and mental illness			Occupational disease; mental or emotional disorder	Stress, mental injury, or mental illness	(2017-2018)

Bill	TX HB 1983	is of state bills, includin VT SB 56	WA SB 6214	WI SB 564 / AB 434 (2017)	Ontario, Canada	Ontario, Canada Bill 127 (2017)
Related Diagnosis		Mental condition	Mental conditions or disabilities caused by stress			Traumatic mental stress (includes PTSD

Appendix. Analysis of state bills.	including provisions incorporated	by reference, in their immediate statutory	context

	CA	CA	AZ	СО	СТ	FL	ME
Bill		AB 1116	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
-	Mental disorder		Personal injury by	Mental impariment, i.e.	"Personal injury" or	Occupational disease,	Mental injury resultin
le	causing disability or		accident arising out of	recognized permanent	"injury"; includes	i.e. disease that arises	from work-related
ategory	need for medical		and in the course of	disability, includinga	accidental injury and	out of employment as a	stress and arising out
	treatment		employment; requires	psychological disability.	occupational disease	first responder and is	and in the course of
			unexpected or	(Presumably distinct		due to causes and	employment
			extraordinary stress or	from §8-40-302(1):		conditions	
			physical injury related	"Accident", "injury",		characteristic of and	
			to employment as a	and "occupational		peculiar to a particular	
			substantial contributing	disease" shall not be		trade, occupation,	
			cause	construed to include		process, or	
				disability or death		employment and	
				caused by or resulting		excludes all ordinary	
				from mental or		diseases of life to which	
				emotional stress unless		the general public is	
				it is shown by		exposed, unless the	
				competent evidence		incidence of the	
				that such mental or		disease is substantially	
				emotional stress is		higher in the particular	
				proximately caused		trade, occupation,	
				solely by hazards to		process, or	
				which the worker		employment than for	
				would not have been		the general public (§	
				equally exposed		112.1815(4); also see §	
				outside the		440.151, extensive	
				employment.)		specific qualifications)	

Bill	Appendix. NE LB 780	NH SB 553-FN (2018)	NY SB S5954 (2017-2018)	OH SB 118 / HB 161	OR	SC S. 429 (2015-2016)	TN HB 1510 / SB 1797
							(2017-2018)
Compensa ble Category	Personal injury		Mental injury due to extraordinary work- related stress incurred in a work-related emergency		Occupational disease	Personal injury	

Bill	TX HB 1983	VT SB 56	WA SB 6214	WI SB 564 / AB 434 (2017)	Ontario, Canada Bill 163 (2016)	Ontario, Canada Bill 127 (2017)
Compensa ble Category	Injury occuring in the course and scope of employment	Personal injury by accident arising out of and in the course of employment	Occupational disease, i.e. disease or infection arising naturally and proximately out of employment (§ 51.08.140)	Mental injury		

Appendix. Analysis of state bills, including	g provisions incorporated by reference.	in their immediate statutory context
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Bill	СА	Analysis of state bills, CA AB 1116	AZ HB 2350 (2016)	CO HB 17-1229 (2017)	CT SB 134 (2016)	FL SB 376	ME LD 848 / HP 579
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Diagnosing Authority				Licensed psychiatrist or psychologist must diagnose and testify; physician's testimony no longer adequate.	Licensed and board- certified mental health professional must diagnose PTSD and determine that it originated from seeing a death or its immediate aftermath.	Licensed psychiatrist authorized by carrier as provided in chapter 440 (see § 440.13(3))	

Appendix, Analysis of state bills	s, including provisions incorpora	ted by reference. in their ir	nmediate statutory context

	NE	NH	NY	ОН	OR	SC	TN
Bill	LB 780	SB 553-FN (2018)	SB S5954 (2017-2018)	SB 118 / HB 161		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Diagnosing Authority					Diagnosis of a mental or emotional disorder generally recognized in the medical or psychological community		(2017-2018)

Bill	TX HB 1983	VT SB 56	WA SB 6214	WI SB 564 / AB 434 (2017)	Ontario, Canada Bill 163 (2016)	Ontario, Canada Bill 127 (2017)
Diagnosin Authority	-	Mental health professional, i.e. person with professional training, experience, and demonstrated competence in the treatment and diagnosis of mental conditions, who is certified or licensed to provide mental health care services and for whom diagnoses of mental conditions are within his or her scope		Psychiatrist or psychologist	Psychiatrist or psychologist	Appropriate regulated health care professional (physician nurse practioner, psychologist, or psychiatrist); where We board deems necessary, a psychiatrist or psychologist.
		of practice, including a physician, nurse with recognized psychiatric specialties, psychologist, clinical social worker, mental health counselor, or alcohol or drug abuse counselor.				

Bill	CA	CA AB 1116	AZ HB 2350 (2016)	CO HB 17-1229 (2017)	CT SB 134 (2016)	FL SB 376	ME LD 848 / HP 579
Precipitatin g Causes	Actual events of employment, including being a victim of a violent act or direct exposure to a significant violent act	Critical incident (i.e. actual or perceived incident involving crisis, disaster, trauma, or emergency) or accumulation of witnessing multiple incidents	PEACE OFFICER – USE OF DEADLY FORCE OR SUBJECTION TO DEADLY FORCE IN THE LINE OF DUTY, REGARDLESS OF PHYSICAL INJURY; FIREFIGHTER – WITNESSING THE DEATH OF ANOTHER FIREFIGHTER IN THE LINE OF DUTY; PUBLIC SAFETY EMPLOYEE – VISUALLY WITNESSING DEATH OR MAIMING OR VISUALLY WITNESSING THE IMMEDIATE AFTERMATH, RESPONDING TO OR BEING DIRECTLY INVOLVED IN A CRIMINAL INVESTIGATION OF SPECIFIC CRIMES AGAINST CHILDREN, OR REQUIRING RESCUE IN THE LINE OF DUTY WHERE ONE'S LIFE WAS ENDANGERED.	Primarily caused by a psychologically traumatic event, with or without physical injury, connected to the claimant's occupation and place of employment; a psychologically traumatic event is generally outside a worker's usual experience and would evoke significant symptoms of distress in a worker in similar circumstances; can also be within a worker's usual experience, but only if worker is diagnosed with PTSD; types of PTE: (A) SOMEONE ATTEMPTS TO CAUSE WORKER SERIOUS BODILY INJURY (INJURY INVOLVING A SUBSTANTIAL RISK OF DEATH, SERIOUS PERMANENT DISFIGUREMENT, OR PROTRACTED LOSS OR IMPAIRMENT OF THE	duty, regardless of	In the course and scope of employment, as provided in § 440.091 (employed by state or local governmet, bears arms and makes arrests, responsibility is prevention or detection of crime or enforcement of state penal, criminal, traffic, or highway laws; acting within the state; not being paid by a private employer), seeing a deceased minor; directly witnessing the death of a minor; directly witnessing injury to, treating, or manually transporting a minor who died before or upon arrival at a hospital emergency dept; seeing a decedent who suffered grievous bodily harm that shocks the conscience; directly witnessing a death, including suicide, that involved grievous bodily harm that shocks the conscience; directly	of and in the course of employment if from work stress that was (2 extraordinary in comparison to that of the average employee and (2) the predominant cause.

	NE	NH	NY	ОН	OR	SC	TN
11	LB 780	SB 553-FN (2018)	SB S5954 (2017-2018)	SB 118 / HB 161		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Precipitatin ; Causes	Employment conditions extraordinary and unusual in comparison to the normal conditions of the particular employment		Extraordinary work- related stress incurred in a work-related emergency (includes injury to a certified EMT or advanced EMT who voluntarily renderss medical assistance at the scene of an accident during time off); stress causing mental injury need not be greater than usually occurs in the normal work environment.	Received in the course of and arising out of employment or when responding to an inherently dangerous situation that calls for an immediate response	-	worker is directly involved in or subjected to a significant traumatic experience; series of similar events occurring regularly over an extended period of time must culminate in	

Bill	TX	VT SR 56	WA \$8,6214	WI SB 564 / AB 434 (2017)	Ontario, Canada Bill 163 (2016)	Ontario, Canada Bill 127 (2017)
	10 1985	3630	30 0214	50 504 / AD 454 (2017)	Bii 103 (2010)	biii 127 (2017)
Bill Precipitatin g Causes	HB 1983 Event occurring in the course and scope of employment	SB 56 Accident arising out of and in the course of employment; i.e. work- related event or stress that was extraordinary in comparison to pressures experienced by the average employee across all occupations and that was the predominant cause; includes willful act of a third person directed against an employee because of that employment; "line of duty" defined, distinguishing police officers from the other covered workers (§ 601(11)(C)-(D)).	existing law, PTSD was compensable as an "industrial injury," defined as a sudden and tangible happening, of a traumatic nature, producing an immediate or prompt result, and occurring from without (§ 51.08.100). The precipitating cause was exposure to a single traumatic event such as actual or threatened death, actual or threatened physical assault, actual or threatened sexual assault, and life-	arise out of employment, eliminating requirement that PTSD result from "unusual stress of greater dimensions than the day-to-day emotional strain and tension experienced by similalrly situated employees" and allowing coveage for cumulative trauma.	Bill 163 (2016) Out of and in the course of employment; cannot be a personnel action.	Bill 127 (2017) Traumatic event(s) arising out of and occuring in the course of employment; usuall sudden and unexpected; includes but is not limited to witnessing a fatality of a horrific accident, witnessing or being th object of an armed robbery or a hostage- taking, being the object of physical violence or death threats, being the object of serious threats of physical violence; cumulative trauma covered even is the last event is not th most traumatic; personnel actions excluded.
			assault, and life- threatening traumatic injury occurring through direct			
			experience or witnessing the event in person; extreme exposure to aversive			
			details of the event also qualified. The new			

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Annondiv Analysis of state bills	including provicio	nc incornorated by	rataranca in thair	immodiato statutory context
Appendix. Analysis of state bills		ווא ווונטו אטו מנכע אי		

Bill		AB 1116	AZ HB 2350 (2016)	CO	CT	FL SB 376	ME LD 848 / HP 579
ып	A	(B 1110	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
Qualificatio	Worker must show "by a preponderance of the evidence that actual events of employment were predominant as to all causes combined," unless injury "resulted from being a victim of a violent act or from direct exposure to a significant violent act," in which case only a "substantial cause" (35 to 40 percent of causation) is required; at least six months employment by the employer is required unless "injury is caused by a sudden and extraordinary employment condition"; specific additional requirements for claim filed after notice of termination or layoff (§ 3208.3(e)); injury excluded if "substantially caused by a lawful, nondiscriminatory,		State employer is exempt if it pays for a program that provides licensed counseling for any issue; AT LEAST 12 COUNSELING SESSIONS PER YEAR MUST BE PROVIDED IN PERSON ON EMPLOYEE'S REQUEST.	Excludes condition caused by employer's good-faith personnel action	Excludes condition caused by recreational event or personnel action; treatment must be by an approved psychologist or psychiatrist.	Causality must be demonstrated by clear and convincing medical evidence.	Presumption requires clear and convincing evidence and can be rebutted by clear and convincing evidence to the contrary; work stress is measured by objective standards and actual events rather than employee misperceptions; preexisting condition compensable only if the employoment contributed to it significantly; condition caused by employer's good-faith personnel action or subsequent non-work-related injury/disease not compensable.

Bill	NE LB 780	NH SB 553-FN (2018)	NY SB S5954 (2017-2018)	ОН SB 118 / НВ 161	OR	SC S. 429 (2015-2016)	TN HB 1510 / SB 1797 (2017-2018)
Qualificatio	Preponderance of the evidence standard; mental injury/illness not compensable if caused by event or events incidental to normal employment relations, including personnel actions			A condition that pre- existed the injury is not covered unless it is substantially aggravated by the injury.	causality; "no injury or disease is compensable as a consequence of a compensable injury unless the compensable injury is	Preponderance of medical evidence standard for causation; personnel actions excluded (except when taken in an extraordinary manner); pre-existing condition not compensable unless aggravated by a work-related physical injury.	Any benefits offered and provided for by th section do not apply to workers' compensatio plans under title 50, "Employer and Employee" (WC Law is ch 6).

Bill	TX HB 1983	VT SB 56	WA SB 6214	WI SB 564 / AB 434 (2017)	Ontario, Canada Bill 163 (2016)	Ontario, Canada Bill 127 (2017)
D	Dren en deven es ef the		Decompetion of			
Qualificatio	Preponderance of the evidence must indicate that event was a substantial contributing factor; injury arising principally from a legitimate personnel action not compensable.	during service in the	Presumption of occupataional disease requires minimum of ten years of service before PTSD develops or manifests (limitation on presumption doesn't affect coverage where claimant can demonstrate a causal relationsihp); presumption may be rebutted by a preponderance of the evidence, including exposure from other employment or nonemployment activities; if employoer provides, as a condition of employment, a psychological exam administered by a licensed psychiatrist or psychologist, a claimant hired after the act's effective date must have submitted to the exam, and it must have ruled out PTSD from preemployment	action.	Presumption may be rebutted by establishing that the employment was not a significant contributing factor in causing the PTSD.	Causal event(s) must b clearly and precisely identifiable, and objectively traumatic; worker must have suffered or witnessed the event(s) first hand, or heard the event(s) first hand through direct contact with the traumatized individual(s), e.g., speaking with the victim on the radio or telephone as a traumatic event is occurring; event(s) must have caused or significantly contributed to an appropriately diagnosed mental stress injury; pre- existing condition doesn't necessarily preclude coverage - an impact is considered after initial entitlemen is established.

	СА	. Analysis of state bills, i	AZ	СО	СТ	FL	ME
Bill		AB 1116	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
		.					
	WC benefits	Peer support team	EMPLOYER MUST PAY	WC benefits	WC medical and	WC benefits, not	WC benefits
imitations		composed of specially	FOR UP TO TWELVE		indemnity benefits (see		
		trained emergency	VISITS OF LICENSED			apportionment due to	
		service personnel,	COUNSELING, WHICH		275(4))	preexisting PTSD,	
		hospital staff, clergy,	MAY BE VIA			limitation on	
		and educators provide	TELEMEDICINE,			temporary benefits	
		peer support services,	through a government			under § 440.093, or 1%	
		i.e. precrisis education,	program established			limitation on	
		CIS defusings and	for the purpose; COUNSELING MUST BE			permanent psychiatric	
		debriefings, on-scene				impairment benefits	
		support services, one-	PROVIDED BY A			under § 440.15(3).	
		on-one support	LICENSED MENTAL HEALTH PROFESSIONAL				
		services, consultation,					
		referrals,	[See Title 32, Chapter				
		confidentiality, impact of toxic stress on heath	19.1, Psychologists, and				
		and well-being [?? not	Health Professionals]				
		-	WITH TRAINING AND				
		a service], grief support, substance	EXPERTISE IN				
		abuse identification	TREATING TRAUMA;				
		and approaches, active	employer's payment for counseling under				
		listening	this section does not				
			create a presumption that the claim is				
			compensable under				
			WC [§ 23-1043.01 B				
			requires that some				
			unexpected, unusual or extraordinary stress or				
			some physical injury				
			related to the				
			employment was a				

	NE	NH	NY	ОН	OR	SC	TN
Bill	LB 780	SB 553-FN (2018)	SB S5954 (2017-2018)	SB 118 / HB 161		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Benefits & Limitations			WC benefits	Medical benefits and paid leave for up to one year; prohibits receiving WC benefits while receiving disability benefit from state retirement system for the same injury.	WC benefits	WC benefits	Support program established by employer in conjunction with a mental health service provider; 10 visits or sessions with a mental health service provide in addition to any othe behavioral or mental health benefits offere (co-pay may be required); "mental health service provider" is a licensed professional counselo clinical social worker, psychiatric mental health nurse practitioner, licensed occupational therapis or marital and family therapist who is in good standing with th licensing board, is trained in trauma therapy (4 types specified), and has at least 2 years of post- licensure experience working with trauma patients, OR a licensed

physian, psychological

Bill	ТХ НВ 1983	VT SB 56	WA SB 6214	rporated by reference, in t WI SB 564 / AB 434 (2017)	Ontario, Canada	Ontario, Canada Bill 127 (2017)
enefits & imitations	WC benefits			WC benefits	WC benefits (same as for a personal injury)	WC benefits

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Bill	CA AB 1116	AZ HB 2350 (2016)	CO HB 17-1229 (2017)		FL SB 376	ME LD 848 / HP 579
Date Limitations	Sunset January 1, 2024	2022	Applies to injuries sustained on or after July 1, 2018	occupational disease. [CGS § 31-294c(a)]	injury or death is 90	

Annendly Analysis of state hills	s including provisions incl	hrnorated hv reterence	, in their immediate statutory context
Appendix, Analysis of state bills			

	NE	NH	NY	ОН	OR	SC	TN
Bill	LB 780	SB 553-FN (2018)	SB S5954 (2017-2018)	SB 118 / HB 161		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Date							
Limitations							

Bill	ТХ	VT	WA	WI	Ontario, Canada	Ontario, Canada
	НВ 1983	SB 56	SB 6214	SB 564 / AB 434 (2017)	Bill 163 (2016)	Bill 127 (2017)
Date Limitations	Applies only to injuries occurring after effective date of 9/1/17.	Must be diagnosed within three years after retirement.	Presumption shall be extended following termination of service for three calendar months for each year of requisite service but may not extend more than sixty months following the last date of employment; must be filed within two years after the worker had written notice from a physician or a licensed advanced RN practitioner of the existence of their occupational disease, that a claim for disability benefits may be filed, and that the worker has two years from the date of the notice to file (§ 51.28.055).	Employer liabilty for treatment and the period of disability are limited to 80 weeks after injury is first reported.	Applies to decisions made on or after 4/6/16, for accidents on or after 1/1/98; worker must have been employed as a first responder for at least one day and diagnosed with PTSD on or after 4/6/14 (claim for PTSD diagnosed before 4/6/16 must be filed by 10/6/16); although the date of diagnosis is used to determine whether the presumption applies, benefits and services generally flow from the date of accident/injury, which may be earlier; claim must be filed within six months of causal event or, in the case of an occupational disease, within six months of the worker learning of the disease; WSIB may extend this deadline if it is just to do so; claim filed before 4/6/16 and denied cannot be	See transition rules, o

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Appendix. Analysis of state bills	including provision	s incornorstad by rateranc	a in their immediate statutory	/ contavt
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Annondiv Analysis of state hills includin	a provisions incorporated b	y reference, in their immediate statutory co	Intovt
Appendix, Analysis of state phils, including			πιελί

	CA	СА	AZ	СО	СТ	FL	ME
ill		AB 1116	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
r Training		Office of Emergency				Employing agency of a	
eqs		Services to contract				first responder	
		with CA Firefighter				(including volunteers),	
		Joint Apprenticeship				must provide	
		Committee to develop				educational training	
		and deliver fire-service-				related to mental	
		specific peer support				health awareness,	
		training course for				prevention, mitigation,	
		team members;				and treatment.	
		Commission on					
		Correctional Peace					
		Officer Standards and					
		Training shall develop					
		and deliver a peer					
		support training course					
		for state correctional					
		system peer support					
		team members					

Appendix. Analysis of state bil	ls including provisions inc	ornorated by reference	in their immediate statutory	/ context
Appendix. Analysis of state bill	ns, including provisions inc	Jipolateu by reference	, in their infineurate statutor	CONCERC

NE	NH	NY	ОН	OR	SC	TN
II LB 780	SB 553-FN (2018)	SB \$5954 (2017-2018)	SB 118 / HB 161		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Training eqs						Employer must promote the use of a mental health service provider and other behavioral health professionals; must maintain and annually provide a list of menta health service provide qualified to provide trauma therapy; and must provide and require annual trainin for mental health service providers with the jurisdiction that familiarizes them with the unique problems associated with each public safety professio lifestyle, including, bu not limited to, critical incident stress management, and fiel exercises such as ride- alongs and visits to fir and emergency medic services stations.

Bill	TX HB 1983	sis of state bills, incl VT SB 56	WA SB 6214	WI SB 564 / AB 434 (2017)	Ontario, Canada Bill 163 (2016)	Ontario, Canada Bill 127 (2017)
Er Trainir Reqs	Ig				Labour minister may direct employer to provide information relating to employer's plan to prevent PTSD	

Appendix. Analysis of state bills, including provisions incorporated by reference, in their immediate statutory context

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	CA	СА	AZ	СО	СТ	FL	ME
Bill		AB 1116	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
Other Key		Employing agency	Specifies that an			Requires Dept of	Legislative report
Provisions		creates Peer Support	accompanying injury is			Financial Services to	analyzing claims due
		Labor-Management	not required for peace			adopt rules specifying	1/1/22.
		Committee to establish				injuries qualifying as	
			firefighters and public			grievous bodily harm of	
			safety employees.			a nature that shocks	
		emergency service				the conscience.	
		personnel and peer					
		support team members					
		during peer support					
		services or to a crisis					
		hotline or referral service are confidential,					
		with exceptions;					
		specially trained peer					
		support team members					
		protected from liability					
		(except medcal					
		malpratice)					
		indiprotice)					

	NE	NH NY	NY	OH OR	OR	SC	TN
sill	LB 780	SB 553-FN (2018)	SB S5954 (2017-2018)	SB 118 / HB 161		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Other Key Provisions		17-member stakeholder commission; long list of topics to be studied [(b)II(a)]; report due 11/1/18.		If PTSD qualifies worker for disability benefit, retirement fund must notify WC administrator.			Prohibition of employe retaliation for use of mental health service providers or behaviora health programs.

Bill	ТХ НВ 1983	is of state bills, including VT SB 56	WA SB 6214	WI SB 564 / AB 434 (2017)	Ontario, Canada	Ontario, Canada Bill 127 (2017)
Other Key Provision		Defines ; Labor Commissioner must examine claims and report findings and recommendations to House committees annually 2018-2020.			Specific provisions for transitional claims; policy to be reviewed within 5 years; bill doesn't affect benefits under c 16, ss 13.	Specific provisions for transitional claims; policy to be reviewed within 5 years.

Appendix. Analysis of state bills, including provisions incorporated by reference, in their immediate statutory context

	CA CA			со	СТ	diate statutory conte FL	ME
Bill	AB 1:	116	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
Costs	\$300 Fund	ual cost to OES of 0,000 (General 1 and bursements) to		May increase state expenditures for the Department of Personnel and	Cost will depend on number of claims filed and their severity; likely to increase premium	on Compensation Insurance estimates the	Additional costs in higher premiums, benefits, and legal/administrative
	deve train parti assur abso mino exsiti one-t	elop and provide sing, offset by icipant fees; ming minor orbable costs of or revisions to sing curriculum, time cost to CPOST 200,000 GF;		Administration, other state agencies that	costs for fully-insured municipalities when costs are realized in future workers'	on Florida's workers' compensation system	expenses to the State, Department of Public Safety, and local governments; at least 90% of local government costs are unfunded; impact on individual government units uncertain.
	ongo of \$2	obing cost to CPOST 280,000 GF. ate Floor Analyses)					(Mandate Preamble and Fiscal Note)
Effective Date	1/1/1995		7/1/2017	July 1, 2018	1/1/2016 (elimination of physical injury requirement); upon passage (extention of wage-relacement benefits).	10/1/2018	

Appendix. Analysis of state bills, includir	ng provisions incorporated b	v reference, in their immediate statutor	v context
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Bill	NE LB 780	dix. Analysis of state bills NH SB 553-FN (2018)	NY SB \$5954 (2017-2018)	OH OR SB 118 / HB 161	SC S. 429 (2015-2016)	TN HB 1510 / SB 1797
						(2017-2018)
Costs			No fiscal impact on state or local governments.	Total impact on State Fund public employers depends on volume of allowed PTSD claims and their severity; costs would be borne by the State Insurance Fund or be paid directly by the employer if self-insured [Fiscal Note & Local Impact Statement]. Would cost up to \$98.4 million annually in claims; for comparative purposes, currently all public entities in the State Insurance Fund combined pay approximately \$190 million in total annual premium [Ohio Manufacturers' Association, http://www.publicnow. com/view/1E5ADE0F37 DDCD8954763B8DFF00 795C7CA700A2?2017- 05-26-15:31:21+01:00- xxx395].	State Accident Fund indicates the bill could have a significant impact on the general fund but does not estimate it. WC Commission predicts no impact on state general fund or federal funds. Municipal Association and counties estimate local expenditure impact totaling between \$1,950,000 and \$5,475,000 in FY 2015- 16. (From sheet 1, could not confirm: Created a \$500,000 fund to help fund out of pocket medical costs related to PTSD treatment.)	Increases state expenditures by \$1,500; increases loca expenditures by \$351,400 [Fiscal Note
Effective Date		Upon passage	Immediately		Upon governor's approval	July 1, 2018

Bill	ppendix. Analysis of s TX HB 1983	VT SB 56	WA SB 6214	WI SB 564 / AB 434 (2017)	Ontario, Canada	Ontario, Canada Bill 127 (2017)
Costs	Could result in significant cost increases to insurance carriers by increasing WC claims. These costs would be passed along to consumers in the form of higher premiums. No significant fiscal implication to the State is anticipated.	A National Council of Compensation Insurance analysis suggested that Vermont's legislation could result in a five percent or more increase in workers' compensation costs for first responders, but the overall impact on workers' compensation system costs would be less than one percent.	Estimated cost to State Fund of \$45 to \$125 million on incurred but not reported claims, and \$3 to \$8 million per year in new claims, impact on self-insured counties and cities and the LEOFF pension system uncalculated; state Department of Labor and Industries estimated a range of claims costs on incurred but not reported claims ranging from \$42 to \$115 million, and between \$2.6 and \$7 million per year on new exposures going forward, and the state actuary estimated a roughly \$35 million increase in state pension costs for law enforcement officers due to new claims in their pension system for line-of-duty disability on top of workers' compensation.	Dept of Workfore Development's Division of WC found indeterminant short- and long-term costs (Fiscal Estimate, https://docs.legis.wisco nsin.gov/2017/related/ fe/ab434/ab434_DWD. pdf); University of Wisconsin System found its potential liability to be extensive (https://docs.legis.wisc onsin.gov/2017/related /fe/ab434/ab434_UWS .pdf); Minnesota extended WC coverage in late 2013, impact on public-sector WC programs has been modest, about 1% according to League of Minn Cities Insurance Trust (see testimony of Jim Palmer, https://docs.legis.wisco nsin.gov/misc/lc/hearin g_testimony_and_mate rials/2017/ab434/ab04 34_2017_11_01.pdf))	Increase in benefit liabilities of \$35M (Canadian \$)	
Effective Date	9/1/2017	7/1/2017	6/7/2018		The day it receives Royal Assent	1/1/2018

	Appendix. Analysis of state bills, including provisions incorporated by reference, in their immediate statutory context						
	CA	CA	AZ	СО	СТ	FL	ME
Bill		AB 1116	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
Statute(s) Affected	Cal. Lab. Code § 3208.3	Cal. Evid. Code § 1065; Cal. Gov't. Code §§ 8669-8669.6	ARS § 38-962	CO Rev Stat § 8-41-301	Conn Gen Stat § 31- 275(16)	FLA STAT § 112.1815(5) and (6)	39-A MRS § 201(3-A) (2018)
Link to Text		re.ca.gov/faces/billText Client.xhtml?bill_id=20	/legtext/52leg/2r/bills/			ov/Session/Bill/2018/3	https://legislature.main e.gov/legis/bills/getPDF .asp?paper=HP0597⁢ em=3&snum=128
	Code=LAB	1/20100401110		officiality of the second seco			em-Jasham-120

	Appendix. An	alysis of state bills, i	ncluding provisions i	ncorporated by refe	rence, in their imme	diate statutory conte	ext
	NE	NH	NY	ОН	OR	SC	TN
Bill	LB 780	SB 553-FN (2018)	SB S5954 (2017-2018)	SB 118 / HB 161		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Statute(s) Affected	Neb. Rev. Stat. § 48- 101.01		WKC § 10 [3] (b)	Amend Ohio Revised Code §§ 4123.01, 4123.026, and 4123.46; enact §§ 145.364, 742.391, 3309.402, 4123.87, and 5505.182	Or Rev Stat § 656.802	SC Code Ann § 42-1- 160	Tenn Code Ann §8-50- ? (new section)
Link to Text	ure.gov/laws/statutes.		ate.gov/pdf/bills/2017/ S5954	https://www.legislatur e.ohio.gov/legislation/l egislation- documents?id=GA132- SB-118		2016/bills/429.htm	https://legiscan.com/T N/text/HB1510/id/167 8800; https://legiscan.com/T N/text/SB1797/2017

	тх	VT	WA	WI	Ontario, Canada	Ontario, Canada
Bill	HB 1983	SB 56	SB 6214	SB 564 / AB 434 (2017)	Bill 163 (2016)	Bill 127 (2017)
Statute(s) Affected	Tex Labor Code § 504.019	21 VSA § 601(11)	RCW 51.08.142, 51.32.185, amended; new section (defining PTSD) added to ch 51.08	Wyo Stat Ann § 102.03(6)	Workplace Safety and Insurance Act , SO 1997, c 16, s 14	Workplace Safety and Insurance Act , SO 1997, c 16, ss 13 (4) and (5)
Link to Text	https://legiscan.com/T X/text/HB1983/2017				https://www.ontario.ca /laws/statute/97w16#B K14	

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Appendix, Analysis of state bills, including	g provisions incorporated by	y reference, in their immediate statutory con	text

	CA	CA	AZ	СО	СТ	FL	ME
Bill		AB 1116	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
Related Statutes	Cal. Lab. Code §§ 3208.1 (specific v. cumulative injury) and 3600 (liability conditions)		§ 23-1043.01, WC requirements	§ 8-40-201, definitions (Distinct from § 8-40- 302(1): "Accident", "injury", and "occupational disease" shall not be construed to include disability or death caused by or resulting from mental or emotional stress unless it is shown by competent evidence that such mental or emotional stress is proximately caused solely by hazards to which the worker would not have been equally exposed outside the employment.)	§ 31-275, definitions		§§ 328, 328-A, and 328- B, related presumptions

Appendix. Analysis of state bill	s including provisions inco	rnorated by reference	in their immediate statutory	/ context
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	NE	NH	NY	ОН	OR	SC	TN
Sill	LB 780	SB 553-FN (2018)	SB S5954 (2017-2018)	SB 118 / HB 161		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Related	§§ 18-1723, related						
tatutes	presumption						

	тх	VT	WA	WI	Ontario, Canada	Ontario, Canada
ill	HB 1983	SB 56	SB 6214	SB 564 / AB 434 (2017)	Bill 163 (2016)	Bill 127 (2017)
lelated	§§ 2.12, "peace officer"	§ 601(23), occupational		§ 102.03(1)-(5);		
tatutes	def; 408.006, personnel			occupations defined in		
	action excluded; Gov			§§ 23.33(1), 256.01(5),		
	Code Ch 419,			and 256.01 (4p)		
	"firefighter" def;					
	607.053-607.056,					
	related presumptions;					
	607.052, applicability;					
	607.057, effect of					
	presumption;					
	773.003(10),					
	emergency medical					
	services personnel def;					
	607.058, rebutting					
	presumption					

Appendix. Analysis of state bills, including provisions incorporated by reference, in their immediate statutory context

	CA	СА	AZ	СО	СТ	FL	ME
Bill		AB 1116	HB 2350 (2016)	HB 17-1229 (2017)	SB 134 (2016)	SB 376	LD 848 / HP 579
Sources		file:///C:/Users/linette %20davis/Downloads/2 01720180AB1116_Sena	Z/research/HB2350/20 16; https://apps.azleg.gov/ BillStatus/BillOverview?	https://leg.colorado.go v/bills/hb17-1229; Final Fiscal Note: https://leg.colorado.go v/sites/default/files/do cuments/2017A/bills/fn /2017a_hb1229_f1.pdf	/asp/cgabillstatus/cgabi llstatus.asp?selBillType =Bill&bill_num=SB0013 4&which_year=2016	ov/Session/Bill/2018/0 0376;	e.gov/legis/bills/displa _ps.asp?LD=848&snur =128
						eekly.com/Blogs/archiv es/2018/03/06/bill- expanding-benefits-to- first-responders-with- ptsd-heads-to-rick- scott;	
						https://www.firstcoast news.com/article/news /new-law-being-called- an-absolute-win-for- first-responders- battling-ptsd/77-	
						526985972; https://www.prnewswi re.com/news- releases/innovative- ptsd-program-for-first- responders-provides- convenient-confidential	
						treatment- 300620991.html	

	NE	NH	NY	ОН	OR	SC	TN
ill	LB 780	SB 553-FN (2018)	SB S5954 (2017-2018)	SB 118 / HB 161		S. 429 (2015-2016)	HB 1510 / SB 1797 (2017-2018)
Sources	https://docs.legis.wisco nsin.gov/misc/lc/hearin g_testimony_and_mate rials/2017/ab434/ab04 34_2017_11_01.pdf	H/bill/SB508/2018; https://legiscan.com/N H/text/SB553/2018; https://bills.nhliberty.o	gov/legislation/bills/20 17/s5954		https://www.oregonla ws.org/ors/656.802, Annotations	http://www.scstatehou se.gov/billsearch.php?b illnumbers=429&sessio n=121&summary=B; https://www.aikenstan dard.com/news/minori ty-report-stalls-bill-for- first- responders/article_c13 5cc80-008c-54b5-b474- 823d4102afce.html; https://www.nlc.org/sit es/default/files/users/u ser118/PDF%20Hanson %20PTSD%20d.3a.pdf; http://www.premiumn ewsnetwork.com/s429- ptsd-bill/	gov/apps/Billinfo/def It.aspx?BillNumber=H 1510&ga=110

	тх	VT	WA	WI	Ontario, Canada	Ontario, Canada
Bill	HB 1983	SB 56	SB 6214	SB 564 / AB 434 (2017)	Bill 163 (2016)	Bill 127 (2017)
ources	https://legiscan.com/T	https://legislature.verm	http://apps2.leg.wa.go	https://docs.legis.wisco	WSIB Ontario:	WSIB Ontario:
	X/bill/HB1983/2017;	ont.gov/bill/status/201	v/billsummary?BillNum	nsin.gov/2017/proposa	http://www.wsib.on.ca	http://www.wsib.on.ca
	Fiscal Note:	8/S.56;	ber=6214&Year=2017&	ls/ab434; Assembly	/WSIBPortal/faces/WSI	/WSIBPortal/faces/WS
	ftp://ftp.legis.state.tx.u	http://www.nepsy.com	BillNumber=6214&Year	legislative materials:	BManualPage?cGUID=1	BManualPage?cGUID=
	s/bills/85R/fiscalnotes/	/articles/leading-	=2017;	https://docs.legis.wisco	5-03-	5-03-
	html/house_bills/HB01	stories/vermont-moves-	http://lawfilesext.leg.w	nsin.gov/misc/lc/hearin	13&rDef=WSIB_RD_OP	02&rDef=WSIB_RD_OF
	900_HB01999/HB0198	to-cover-ptsd-for-first-	a.gov/biennium/2017-	g_testimony_and_mate	M&fGUID=8355021006	M&fGUID=8355021006
	3H.htm;	responders/;	18/Pdf/Bill%20Reports/	rials/2017/ab434/ab04	35000498&_afrLoop=3	35000498&_afrLoop=4
	https://capitol.texas.go	https://www.stowetod	Senate/6214-	34_2017_11_01.pdf	49839261032000&_afr	17332821102000&_afi
	v/BillLookup/History.as	ay.com/stowe_reporte	S%20SBR%20FBR%201		WindowMode=0&_afr	WindowMode=0&_afr
	px?LegSess=85R&Bill=H	r/news/local_news/pts	8.pdf;		WindowId=14ofiiyj6d_	WindowId=14ofiiyj6d_
	B1983	d-how-to-best-help-	https://www.colburnla		1#%40%3FcGUID%3D1	26#%40%3FcGUID%3D
		responders/article_d13	w.com/washington-		5-03-	15-03-
		c54ae-9976-11e7-a916-	state-first-responders-		13%26_afrWindowId%	02%26_afrWindowId%
		4bf1b0c25b94.html	eligible-ptsd-benefits/;		3D14ofiiyj6d_1%26_afr	3D14ofiiyj6d_26%26_a
			https://www.wsiassn.o		Loop%3D34983926103	rLoop%3D4173328211
			rg/news-and-		2000%26rDef%3DWSIB	02000%26rDef%3DWS
			media/blog/house-		_RD_OPM%26_afrWin	B_RD_OPM%26_afrWi
			panel-defeats-first-		dowMode%3D0%26fG	ndowMode%3D0%26f
			responder-presumption		UID%3D835502100635	GUID%3D83550210063
			expansion-moves-ptsd-		000498%26_adf.ctrl-	5000498%26_adf.ctrl-
			presumption/;		state%3D14ofiiyj6d_29	state%3Dhzpkgqt5z_9;
			https://www.king5.co			http://blg.com/en/Nev
			m/article/news/local/la			s-And-
			w-will-give-first-			Publications/Publicatio
			responders-ptsd-			n_5114;
			benefits/281-			http://www.wsib.on.ca
			531411691			/WSIBPortal/faces/WSI
						BDetailPage?cGUID=W
						SIB070745&rDef=WSIB
						_RD_ARTICLE&_afrLoo
						p=427172003958000&
						_afrWindowMode=0&