
BOARD FOR VOLUNTEER FIREFIGHTERS AND RESERVE OFFICERS

December 2003

Accident Postcards

Lately, we've had a few postcards come into the office too late to be accepted. Please remember, we must receive written notification within 90 days of any accident. If you are concerned about the reliability and timeliness of mail, remember that you can now submit postcards electronically at www.bvff.wa.gov.

Also, please **do not mail the postcards as postcards** any more. Doing so violates a person's privacy and may be considered a serious HIPAA offense. Although the BVFF is generally exempt from most of the HIPAA requirements, departments must still ensure the privacy of the members filing claims. Sending a postcard that anyone can read through the mail is no longer acceptable. Please, either complete your postcards on-line or place them in a sealed envelope.

As we use the supply of traditional postcards, we will replace them with postcards printed without the mailing information on the back. If you have any questions about filing postcards, please call us.

A Word from the Executive Secretary

Brigette K. Smith

Since the last newsletter, the Board has really been striving to work harder at educating departments about the local board's job and the state board's job. I traveled to the Commissioner's Conference in October and was pleased to teach a miniature training session geared toward the role and responsibility of the local board. The positive support and comments garnered from that training has encouraged us to "take it on the road". We offered our first 8 hour administrative training class in Olympia in November. Representatives from approximately 15 different departments attended the all day training session. While this was encouraging, invitations were actually sent out to 125 different departments throughout the Thurston/Lewis/Pierce/Mason/Grays Harbor County area. We will begin to schedule classes in the following areas: Vancouver, Pt. Townsend, Yakima, Everett/Seattle, Wenatchee/Ephrata, Aberdeen, and Spokane. If you have a fire department in one of these areas and are willing to host a class, please contact us.

Remember, we hope to see lots of you at the training classes. One of the comments from our last class was from a long time secretary that had attended "just in case there (had) been some changes". When she left, she stated that she had no idea how much she didn't know. Even if you think you know the system pretty well, this class is still for you. As Donald Rumsfeld said in one of his now infamous speeches:

"as we know, there are known knowns; there are things we know we know. We also know there are known unknowns; that is to say we know there are some things we do not know. But there are also unknown unknowns — the ones we don't know we don't know."

By the end of class, we promise you'll leave knowing the unknowns.

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Remittance Reminders

Yes, as much as some of us may like to avoid it, it is that time of the year again; time to complete your annual remittance forms. Here are a few reminders to help everything go more smoothly:

1. If possible, use our downloadable forms at www.bvff.wa.gov. You'll be glad you used them (and don't forget to print them on legal sized paper).
2. Type in a size 12 font or larger. Our eyes are only getting older.
3. Only report active volunteer firefighters, EMT's, and commissioned law enforcement officers. **Chaplains, secretaries, administrative personnel, and most support personnel do not qualify for coverage under the BVFF & RO.** If you have questions, call us.
4. Only report members of your department as of January 1, 2004. If they join after that date, they must be reported on a separate supplemental form.
5. Clearly designate who is paying the pension fees by filling out the appropriate columns on the form. If the municipality pays all, list it under the municipality paid fees column. If the firefighter or reserve office paid a contribution, list it under the member paid fees column. There could be serious tax implications for both the department and member if this portion of the form is not completed correctly.
6. Please send us copies of any attendance requirements or participation policies that you may have. This will help us in making service credit determinations, if ever necessary.
7. We now require that all missed payments be made up through the department of origin. Unless the payment is not allowed, please prepare a remittance

form to send with the payment. Please do not include this type of payment on the same remittance form as the annual.

8. Please write the complete name of the municipality. Did you know that there are five different SCFD #3's? Or four KCFD's? Also, please try to use your official name. Some fire districts may refer to themselves with the name of the nearest city, rather than the district name. This is especially confusing when there is a fire department in the city as well. Likewise, it is helpful if the EMSD's and Reserve Officers write "EMSD" or "Reserve Officers" into the municipality name.

Common Invoice Voucher Woes

We have been receiving many calls from several extremely confused hospital and physician billing offices lately. It seems we have been sending them money for no apparent reason. Please, when you forward payment to anyone, include a copy of the invoice voucher that we have sent you. Usually, most billing office questions can be answered if they just had a copy of that. It helps them identify which patient they need to credit the payment toward, what the date of service was, and shows the amount that we were able to pay for the service.

Also, it would be extremely helpful if everyone could fill in the complete municipality name under the Local Board Signature Section for the same reason we ask you to do it under the Remittance Reminders (#8) section.

Finally, please make sure that you know what you are approving! If there are no hints on the billing form, please call us and we'll help you determine what service the physician actually provided. Don't just assume that because the volunteer was injured and saw a doctor that it was related to their line of duty injury. For example, we've had a few fire departments approve STD testing for arm or back injuries. We're sure the departments would not have done that if they had known what they were approving.

BVFF BACK ISSUES

WE THOUGHT IT MIGHT BE HELPFUL IF WE TOOK A LITTLE SPACE OUT OF THIS NEWSLETTER TO INDEX BACK ISSUES TO MAKE IT EASIER FOR YOU TO REFERENCE ANSWERS TO SOME OF YOUR QUESTIONS. IF YOU NEED MISSING COPIES OF ANY NEWSLETTERS, YOU MAY GET THEM ONLINE FROM WWW.BVFF.WA.GOV OR BY CALLING OUR OFFICE.

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DECEMBER 2001 (PG. 3), JUNE 2002 (PG. 3)

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JULY 2001 (PG. 2), DECEMBER 2001 (PG. 2), JUNE 2002 (PG. 1),
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JUNE 2003 (PG. 4)

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CLAIMS INVESTIGATIONS & MANAGEMENT: DECEMBER 2002
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RETIRED MEMBERS CONTINUING TO VOLUNTEER: JULY
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VOLUNTEERS GET WORKPLACE PROTECTION: JULY 2001 (PG.
3)

WEBSITE INFORMATION: JULY 2001 (PG. 1), DECEMBER 2001
(PG. 2), JUNE 2002 (PG. 3)

WORKPLACE PROTECTION: JULY 2001 (PG. 3)

WSRLEA: JUNE 2002 (PG. 3)

Calling all Photographers

We are still looking for a few good pictures. If you or your department have any pictures of your personnel, stations, rigs, fires, police action, or emergency scenes, either current or historic, we would love to have copies of the pictures for our walls. We love to surround ourselves with the people that we help every day.

Also, for those departments that send us pictures and/or cards during the holidays every year, we'd like to say a special thank you. The thought is always appreciated, and the pictures fun.

So Why the Big Difference in EMSD, Reserve Officer, and Firefighter fees?

As you can see, firefighters pay far less to participate in the Volunteer Fire Fighters' and Reserve Officers Relief and Pension act than Reserve Officers or EMSD's (Emergency Medical Service Districts).

When RCW 41.24 was rewritten to include Reserve Officers and EMSD's, the legislature wrote that Reserve Officer and EMSD fees would be set every October based on the actual cost of participation as determined by the State Actuary's Office.

The reason for this deviation lies with funding sources. Firefighters' fees are supplemented by a portion of the fire insurance premium tax that is collected by the State each year. Since Reserve Officers and EMSD's cannot benefit from the fire insurance premium tax, and they have no other source of funding their fees beyond their own payments into the system, they must pay a higher cost.

POSSIBLE FEE INCREASE ON THE HORIZON FOR FIREFIGHTERS

When the Volunteer Fire Fighter's Relief Act was first begun in 1935, disability fee for firefighters was only \$3.00 per person per year. The fee increased to \$5.00 in 1963, and then to \$10.00 in 1989.

Today, the actual cost of participation is \$85.00 per person, yet we continue to charge firefighters only \$10.00. Although we brought in \$220,713 worth of revenue from disability fees, we paid out \$1,562,090 worth of benefits. Additionally, we have recently approved a \$1,000,000 surgery for a firefighter injured in the line of duty. As the cost for medical benefits continue to increase dramatically, and the revenue from fees does not, the Board has become concerned about the impact that the increased cost for providing the relief has had on the pension system. Since both programs are administered from the same trust fund, whatever affects one program has a definite impact on the other.

As a result, the Board is considering requesting legislation to increase the disability fee in small increments throughout the next several years. The first of these increases could potentially take place within the next couple of years and would increase the fee to \$20.00 per person per year.

Anyone with any comments or concerns either for or against this action is encouraged to write to the Board as soon as possible.

Board For Volunteer Firefighters and Reserve Officers
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Annual Fees

Annual fees are due January 1, 2004 and are delinquent March 1, 2004. 2004's annual fees are as follows:

Reserve Officers and EMSD's:

\$85.00 for relief (disability)

\$130.00 for pension (\$30
member/\$100.00 municipality)

Fire Departments:

\$10.00 for relief (disability)

\$60.00 for pension (\$30.00
member/\$30.00 municipality)