Procedure for a Heart Bill Claim

Active members (and those members who have been retired for six months or less):

1. You must file a report of injury for any condition for which you seek treatment that may be covered under workers' compensation due to the Heart and Lung Bill regardless of whether the onset of the condition occurred on or off duty or you seek treatment on or off duty.
2. After filing the report of injury, you must wait for a response from the City of Miami Workers' Compensation carrier before obtaining any treatment including through the FOP Insurance Trust unless it is a life-threatening injury requiring emergency room service and as defined in the Fraternal Order of Police Miami Lodge 20 Insurance Trust Fund Summary Plan Description.
3. If the Workers' Compensation carrier does not respond within a reasonable time, you must contact your Workers' Compensation adjuster to either request treatment or provide you with a denial.
    a. Getting treatment through the FOP Insurance Trust Fund before a final determination has been made by the Workers' Compensation carrier will result in your claims being denied.
    b. It is the employee's responsibility to familiarize themselves with the Workers' Compensation rules and guidelines regarding the Heart and Lung Bill (See, Florida State Statue 112.18 provided below) and any other work-related injury.
4. If you are denied by the Workers Compensation carrier and your denial is not specific on why you are being denied it is your responsibility to contact your Workers' Compensation adjuster and request what information was used to deny you and the specific reason for the denial.
    a. Once you have collected all the information from the Workers' Compensation carrier/adjuster you must contact the FOP Insurance Trust at (305) 372-4605 prior to receiving any treatment (unless it is a life threating emergency).
    b. At that point the FOP Insurance office staff will direct you on what your next steps should be.

If the Workers' Compensation carrier accepts your claim under the Heart Bill or any other injury it is the members responsibility to keep that claim open. Failure to keep a claim open, allowing it to lapse or taking a payout will result in the FOP Insurance Trust denying your claims.

> Heart and Lung Bill: Sec. 112.18, Fl. Stat. "a condition or health impairment caused by tuberculosis, heart disease or hypertension which results in total or partial disability of any firefighter, law enforcement officer or correctional officer employed by any state, municipal, county, port authority, special tax district, or fire control district in the state of Florida may be covered under such Employer's Workers Compensation policy provided that such firefighter, law enforcement or correctional officer passed a physical examination upon entering into such employment which failed to reveal any evidence of such condition or impairment." A condition or health impairment which meets the presumption under Sec. 112.18 Fl. Stat may be covered for the Covered Person under this Plan.

Note: The above is for informational purposes only, you must contact the City of Miami Police Health Services Detail or your Workers' Compensation carrier if you have any questions reference filing a report of injury.