

Emergency Resolution No. 55

COMMITTEE ASSIGNMENT: Resolutions

Re: Censure of CareFirst Blue Cross and Blue Shield of Maryland

1 WHEREAS, CareFirst Blue Cross and Blue
2 Shield of Maryland refuses to include the IAFF's
3 nationally acclaimed Center of Excellence located in
4 Upper Marlboro, Maryland, that exclusively treats
5 IAFF fire fighters and EMS personnel who are
6 plagued by various mental health and addictions
7 issues which, in many cases, are related to their
8 careers as "all-hazard" responders as an "in-network
9 provider;" and

10 WHEREAS, the refusal to provide "in-network
11 provider" status increases the cost and burden to
12 IAFF fire fighters and EMS providers in need of this
13 specialized and targeted care; and

14 WHEREAS, traditionally, medical and physical
15 fitness take precedence over emotional or behavioral
16 health in the fire service; and

17 WHEREAS, IAFF members are being called
18 upon to assist in the most disturbing and devastating
19 times in people's lives including the death of a child,
20 homicide, suicide, rape, child abuse, family violence,
21 multi-fatality incidents, natural disasters, and acts of
22 terrorism; and

23 WHEREAS, one study showed that, at some point
24 during their careers, 46.8% of fire fighters surveyed
25 had suicide ideation, 19.2% had a plan to die by
26 suicide, 15.5% have attempted suicide and 16.4%
27 had non-suicidal self-injury; and

28 WHEREAS, alcoholism, drug addiction, the death

29 of a co-worker, financial distress, marital and family
30 problems, and occupational stress may be affecting
31 the individual both on and off the job, which can
32 further affect the individual's overall wellness if
33 underlying issues are not addressed; and

34 WHEREAS, with each passing year, research
35 shows that fire fighters who are able to balance
36 physical, behavioral and emotional fitness are better
37 equipped to deal and cope with life's adjustments,
38 including career satisfaction, family well-being and
39 retirement; and

40 WHEREAS, studies estimate up to 30% of all fire
41 fighters suffer from Post-Traumatic Stress Disorder
42 (PTSD); and

43 WHEREAS, 92% of all fire fighters report that
44 stigma is a barrier to seeking treatment; and

45 WHEREAS, most treatment centers focus on
46 solely on substance use disorder treatment; and

47 WHEREAS, most treatment centers include
48 clients from all occupational backgrounds; and

49 WHEREAS, there are some similarities in the
50 nature of work between fire fighters, police officers
51 and members of the military, but there are significant
52 differences in the way each occupation is exposed to
53 and copes with trauma; and

54 WHEREAS, the IAFF partnered with Advanced
55 Recovery Systems (ARS) to create the IAFF Center
56 of Excellence for Behavioral Health Treatment and
57 Recovery to exclusively treat IAFF fire fighters and
58 EMS personnel from across the United States and
59 Canada dealing with post-traumatic stress and
60 addictions; and

61 WHEREAS, IAFF members treated at the Center

62 of Excellence for Behavioral Health Treatment and
63 Recovery report that the treatment they received at
64 the Center of Excellence saved their life and they
65 would not have sought treatment if it were not for
66 this being for IAFF members only; and

67 WHEREAS, the IAFF has worked with Advanced
68 Recovery Systems (ARS) to have the IAFF Center of
69 Excellence for Behavioral Health Treatment and
70 Recovery included as an in-network benefit with
71 virtually every major carrier (Cigna, Aetna, Humana,
72 United and others) except CareFirst BlueCross
73 BlueShield; and

74 WHEREAS, CareFirst BlueCross BlueShield is a
75 not-for-profit, non-stock health services company
76 which, through its affiliates and subsidiaries, serves
77 individuals and groups in Maryland, the District of
78 Columbia and portions of Northern Virginia; and

79 WHEREAS, CareFirst is the parent company of
80 CareFirst of Maryland, Inc., and Group
81 Hospitalization and Medical Services, Inc; and

82 WHEREAS, the BlueCard Program allows
83 members of Blues Plans to seek care from health care
84 providers participating in any Blues Plan across the
85 country; and

86 WHEREAS, the BlueCard Program allows
87 providers participating in any Blues Plan to submit
88 claims for out-of-area members to their local Blues
89 Plan; and

90 WHEREAS, the BlueCard Program requires
91 CareFirst of Maryland to have an in-network
92 agreement for members with CareFirst plans in
93 Maryland, the District of Columbia, and portions of
94 Northern Virginia for the IAFF Center of Excellence

95 to file claims on behalf of IAFF members receiving
96 treatment at the IAFF Center of Excellence to receive
97 in-network rates; and

98 WHEREAS, the BlueCard Program requires
99 CareFirst of Maryland to have an in-network
100 agreement for members with CareFirst plans
101 throughout the United States for the IAFF Center of
102 Excellence to file claims on behalf of IAFF members
103 receiving treatment at the IAFF Center of Excellence
104 to receive in-network rates; and

105 WHEREAS, other BlueCross and BlueShield
106 affiliates nationally have indicated that they support
107 the Center of Excellence, but cannot offer members
108 in-network benefits unless the BlueCross and
109 BlueShield insurer who has jurisdiction over the area
110 in which the Center of Excellence is domiciled
111 designates the facility as “in-network;” and

112 WHEREAS, BlueCross and BlueShield of Florida
113 has an in-network agreement with an Advanced
114 Recovery Systems treatment facility in located in
115 Florida; and

116 WHEREAS, the IAFF is working to help facilitate
117 an in-network contract between ARS and CareFirst,
118 yet there is still no contract; and

119 WHEREAS, as a result, and because of the
120 BlueCard program, there are a significant number of
121 fire fighters across the country insured by a CareFirst
122 BlueCross and BlueShield company who are
123 adversely affected by not being able to utilize in-
124 network benefits; therefore be it

125 RESOLVED, That if discussions between the
126 IAFF and CareFirst fail to bring about a satisfactory
127 resolution, the IAFF will use all resources to make

128 sure high-level decision-makers – from the County
129 Executives and Councils, to the Maryland Senate and
130 Assembly, to the Governor, to the Maryland
131 delegation to Congress – as well as the media,
132 understand clearly that CareFirst is refusing to assist
133 IAFF fire fighters and EMS personnel who
134 desperately need help; and be it further

135 RESOLVED, That the IAFF notify all member
136 companies of the CareFirst BlueCross and
137 BlueShield network that CareFirst of Maryland has
138 elected to not allow our IAFF fire fighters and EMS
139 personnel to receive the specialized, lifesaving
140 treatment our Center provides as an in-network
141 benefit; and be it further

142 RESOLVED, That the IAFF engage in public
143 relations campaign to inform the public of this
144 egregious act of negligence; and be it further

145 RESOLVED, That the IAFF encourages affiliates
146 whose members are covered by CareFirst BlueCross
147 and BlueShield to have their members contact
148 CareFirst via phone calls, emails or other forms of
149 communications to express their displeasure at the
150 decision to deny in-network benefits for the Center of
151 Excellence and encourage them to re-consider their
152 decision; and be it further

153 RESOLVED, That the IAFF encourages affiliates
154 outside of CareFirst’s coverage area to contact the
155 leadership of their respective BlueCross and
156 BlueShield affiliate and urge them to contact
157 CareFirst to encourage them to include the Center of
158 Excellence as an “in-network” facility for IAFF
159 members; and be it further

160 RESOLVED, That the delegates assembled at this

161 54th IAFF Convention in Seattle, Washington,
162 formally censure CareFirst BlueCross and
163 BlueShield until such time as this issue is resolved.

Submitted by: IAFF Executive Board

Cost Estimate: None

COMMITTEE RECOMMENDATION: Adopt

CONVENTION ACTION: Adopted Unanimously