

**WE HAVE
YOUR**

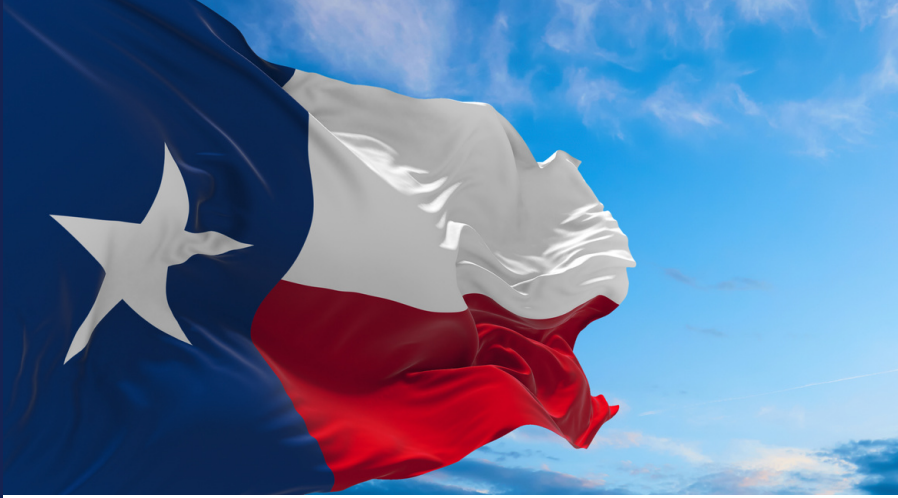


HB471

SOLUTION!



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Introduction

What is HB471?

- HB471 is a law that went in to effect in Texas June 13th , 2023.

What Does It Require?

- It requires all political subdivisions in Texas to replace 100% of pre-disability earnings for employed/paid firefighter, emergency medical personnel and policing persons who become disabled due to injury or illness that is work related. The law is specific to Workers Compensation claims.

Who Is Covered By HB471?

All paid firefighters, emergency medical personnel (EMS) and policing persons that are employed by a political subdivision. VFIS of Texas has interpreted political subdivision to include those entities that have an exclusive contractual relationship with a political subdivision to provide the fire, emergency medical personnel or police employees to said political subdivision.

For example, a paper district Emergency Service District (ESD) contracts with a Volunteer Fire Department (VFD) or EMS service.



What and How Much Income is to Be Covered at 100%?

VFIS of Texas has interpreted the law to mean an average of 53 hours a week.

VFIS of Texas has interpreted the law to require replacing 100% of the pre-disability earnings from the department where claim originated and not income from any other source.

How is Pre- Disability Income Defined?

The average of the last 13 weeks.

What about claims that have occurred prior to April 1, 2024?

The department will have to handle those individual cases. Insurance can't go backwards and insure past claims. For example, auto insurance can't cover an accident that occurred prior to the effective date.





Who Has the Final Say on Whether a Claim is Work Related and Eligible for HB471?

Texas Mutual will make the final determination of a claim eligibility.



When Will the Solution from VFIS of Texas be available?

It is available to quote now with the earliest effective date being April 1, 2024.

Carriers Involved

TexasMutual[®]
WORKERS' COMPENSATION INSURANCE



What is the Structure for the VFIS of Texas Solution?

For members who work more than an average of 20 hours a week it is **Texas Mutual** and **Hartford**.

For members who work less than an average of 20 hours a week it is **Texas Mutual** and **VFIS of Texas Accident & Sickness**.



How is the HB471 Benefit Calculated?

Pre-Disability Income

(average of 13 weeks prior)

x 70%

(Texas Mutual Benefit up to a
max of \$1,173.81 a week)

PLUS

Pre-Disability Income

(average of 13 weeks prior)

x 30%

(Hartford Benefit up to a max
selected by the department,
suggested to be \$7,500 a
month)



Claims Filing

If a member who is working more than 20 hours a week on average is injured or becomes ill due to a work related incident they would file claims with both Texas Mutual and Hartford.

Hartford will wait for Texas Mutual to make a determination of eligibility for benefits and how much is payable. Once Texas Mutual has made a determination of how much is payable, Hartford will pay the remaining balance between the member's pre-disability earnings and the Texas Mutual benefit amount.

If the member works less than 20 hours a week on average they would file claims with both Texas Mutual and the VFIS of Texas A&S policy.

Contact Benefits Director Tom Newby



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