

# Early detection can lead to 'heart bill' claims



**GEOFF  
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As most readers of my previous columns will recall, my firm represents first responders throughout Florida with work-related disability claims. A significant percentage of these claims involve Florida Statute Section 112.18, more popularly known as the "heart bill." While heart bill claims tend to be misunderstood, one thing is very clear: They are worth millions of dollars to the officers and firefighters who are covered. Recently, new technology has emerged that will allow us to detect heart disease much more efficiently in first

responders before they suffer catastrophic heart attacks. This new technology will also allow first responders to perfect their heart bill claims before retirement, thus protecting a very significant entitlement they might not have even been aware of.

For years my firm has struggled to assist retired firefighters and law enforcement officers who had heart attacks, required bypass procedures or needed medical care but had not made heart bill claims prior to retirement. The reason it has always been so difficult assisting retirees with these types of claims is that the case of *Smith v. City of Miami*, 552 So.2d 245 (Fla. 1st DCA 1989), prohibited coverage for anyone not employed at the time heart disease resulted in disability. Many times, first responders came to us after suffering a heart attack mere months into retirement. The most troubling cases have involved sudden cardiac death in officers and firefighters who thought they were

healthy at retirement. Although it was clear in all these cases that the first responder likely had heart disease for years without knowing it, the fact that the disability occurred after retirement was fatal to the claims. Thus, the firm began to work on an initiative to educate first responders about the importance of early diagnosis and intervention in heart disease cases, both to minimize the health consequences of the disease and to allow for heart bill claims to be perfected prior to retirement.

While scanning technology has been available for a number of years — including the LifeScan 64-slice CT scan, among others — today's technology is so advanced that it is just as diagnostic as an invasive catheterization. The new simple test takes less than an hour and can accurately determine if a first responder is suffering from heart disease that should be covered under the heart bill. It is not an overstatement to suggest that this technology could revolutionize the ability of first responders to identify heart disease before retirement and make claims for benefits under the heart bill that are potentially worth hundreds, thousands, or even millions, or dollars. ♥

*Geoff Bichler is the managing partner at Bichler, Oliver, Longo & Fox, PLLC, a statewide legal practice with a sole focus of assisting first responders with disability claims related to work injuries and occupational disease. A large percentage of the firm's work involves litigation under Florida's heart bill. Questions and inquiries can be directed to 866-245-8977 or [www.bichlerlaw.com](http://www.bichlerlaw.com).*

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Bichler, Oliver, Longo & Fox, PLLC is the preeminent firm in the State of Florida representing First Responders with Heart Bill claims.



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