

IMWCA

Iowa Municipalities Workers'
Compensation Association

IMWCA Firefighter Criteria

2026

History

- 2001 – Firefighter losses at unsustainable level
 - 125% of premium
- Fatalities and large total permanent claims were driving losses
 - Related to heart attacks and pre-existing conditions
- Carriers dropped over +/- 50 volunteer fire departments

Firefighter Criteria

- Worked with fire chiefs to identify problems and solutions
- Original criteria had 6 criteria - now down to 2
 - Physicals- used NFPA 1583 - scaled down and expanded time to 5 years
 - Fit-test
 - Other criteria addressed by FF1
- Immediate success in reducing fatalities and large pre-existing claims

Physicals

- No longer accept DOT or sports physicals
- Performed by qualified providers- Provide ID number
- Once every 5 years for incumbent FFs
- Physicals required BEFORE joining the department for applicants
- Model Physical form and Physician's Assessment form on our website
 - Accept other forms with prior approval by IMWCA (Med Compass)
- Failure doesn't mean someone can't be on the department
 - Limit duties to restrictions
 - Up to command to make sure restrictions are followed
- IOSHA required

Fit-Test

- IOSHA required
- Failed seal and inhalation tied to cancer
- Beards trimmed to allow seal

Condition of Coverage

- IMWCA Board of Trustees voted to make compliance with the criteria a condition of coverage
- Grounds for non-renewal or cancellation

Junior Firefighter and Cadets

- Previously not covered before 2020
- New case law determined our exposure
 - History of injuries tied to not following restrictions
- Juniors and Cadets need physicals **before** they are on the department
- Explorer Scouts are exempt if they can show school or post coverage

Changes in Reporting

- Develop a consistent reporting point
- Beginning in May 2026:
 - Department provides updated roster and physician assessment forms during fiscal audit
 - We can cross-check people on the department with physicals and fit tests
- Once contacted with needed updates, you have 30 days
 - Not 30 days to reply



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QUESTIONS?