



Helping Those Who Help Others

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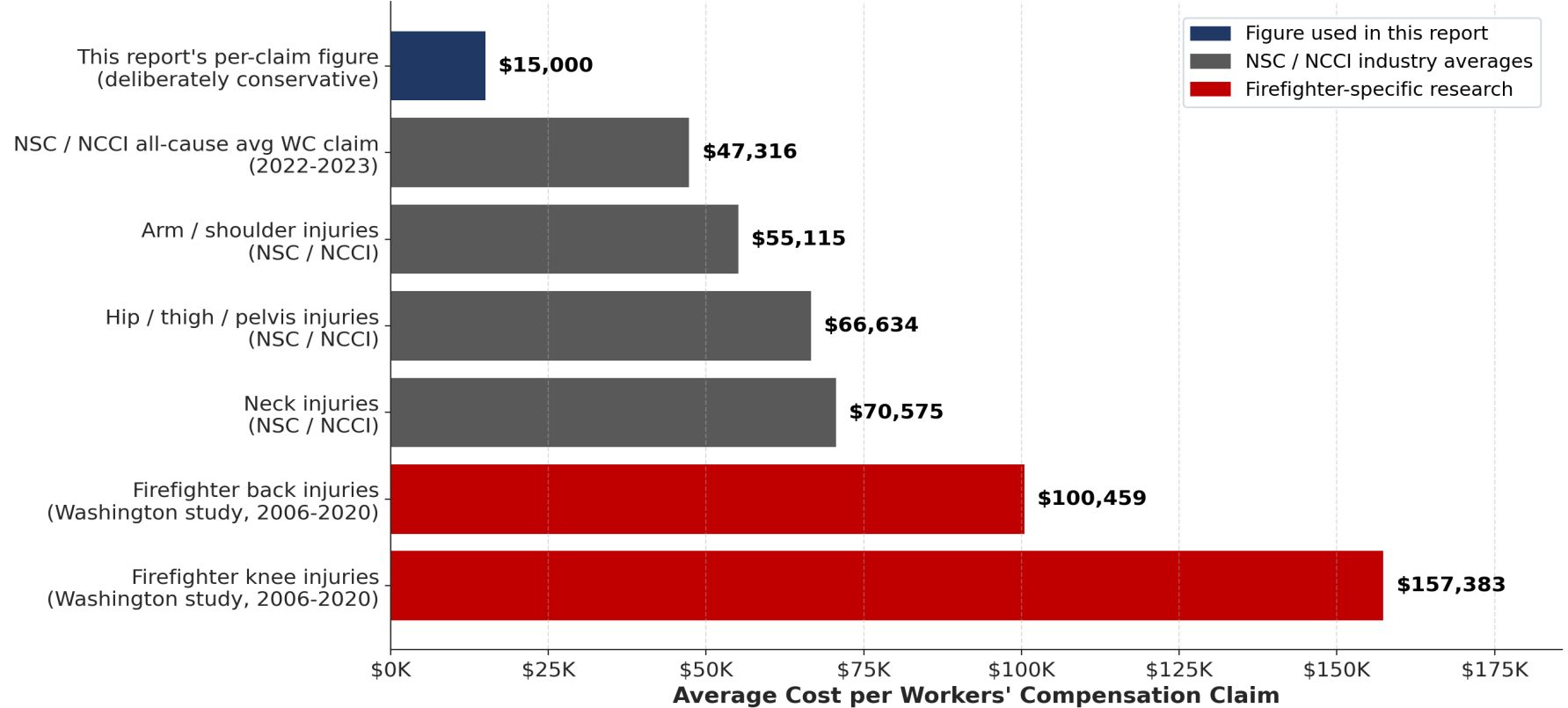


01

THE NEED

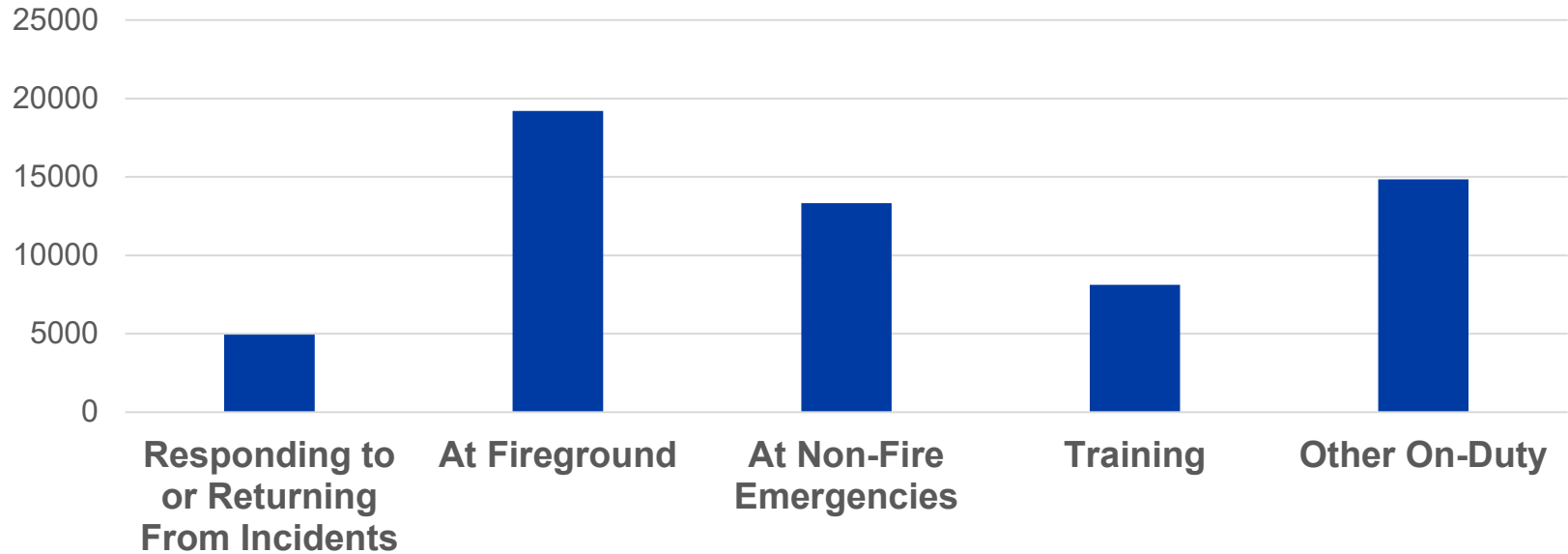
The initial problem and providing a solution

Industry Cost Benchmarks vs. This Report's Conservative Figure

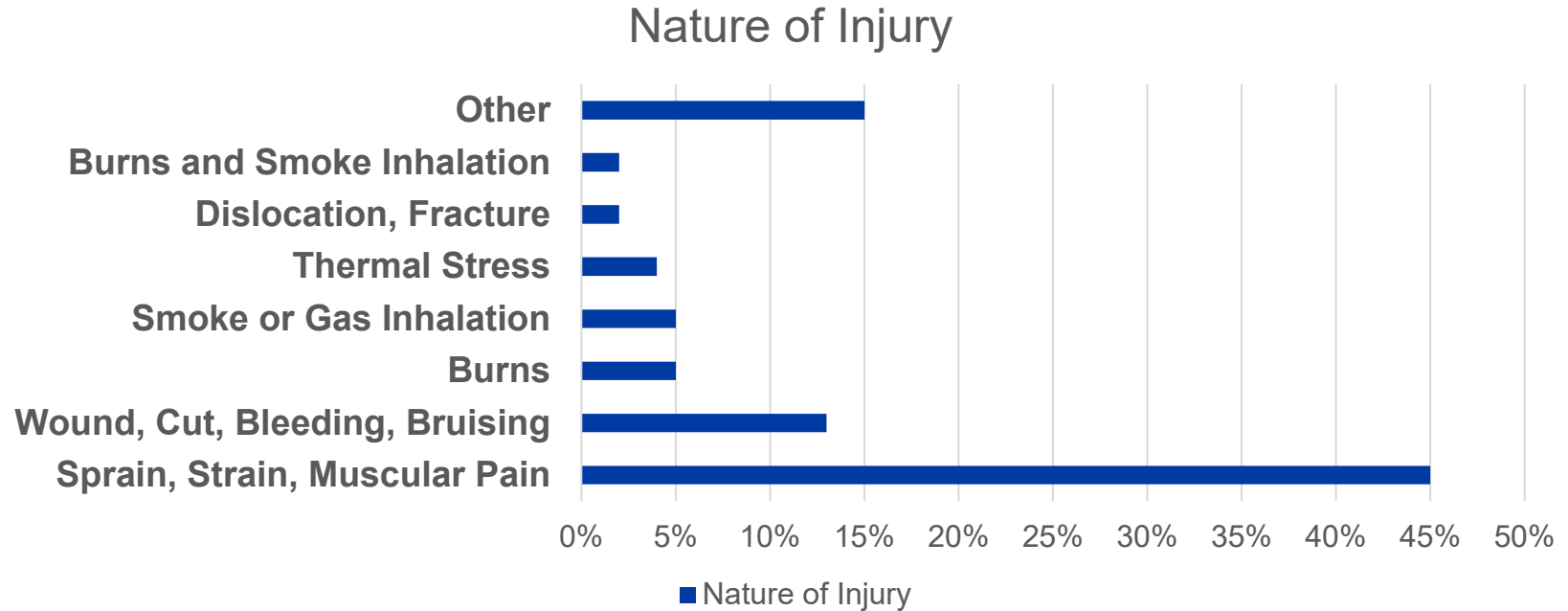


When Does the Injury Happen?

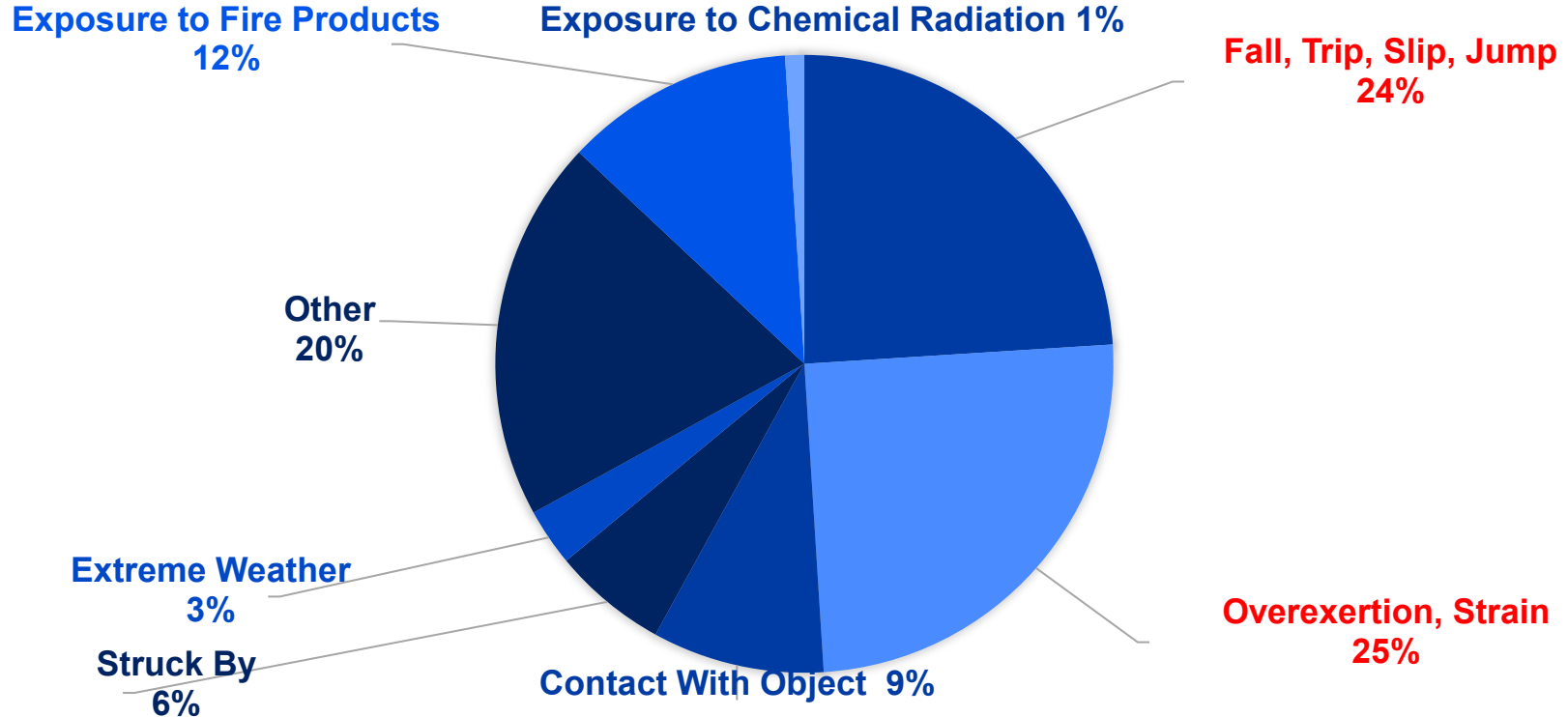
Firefighter Injuries By Type of Duty 2021



Injury By Nature



Injury By Cause



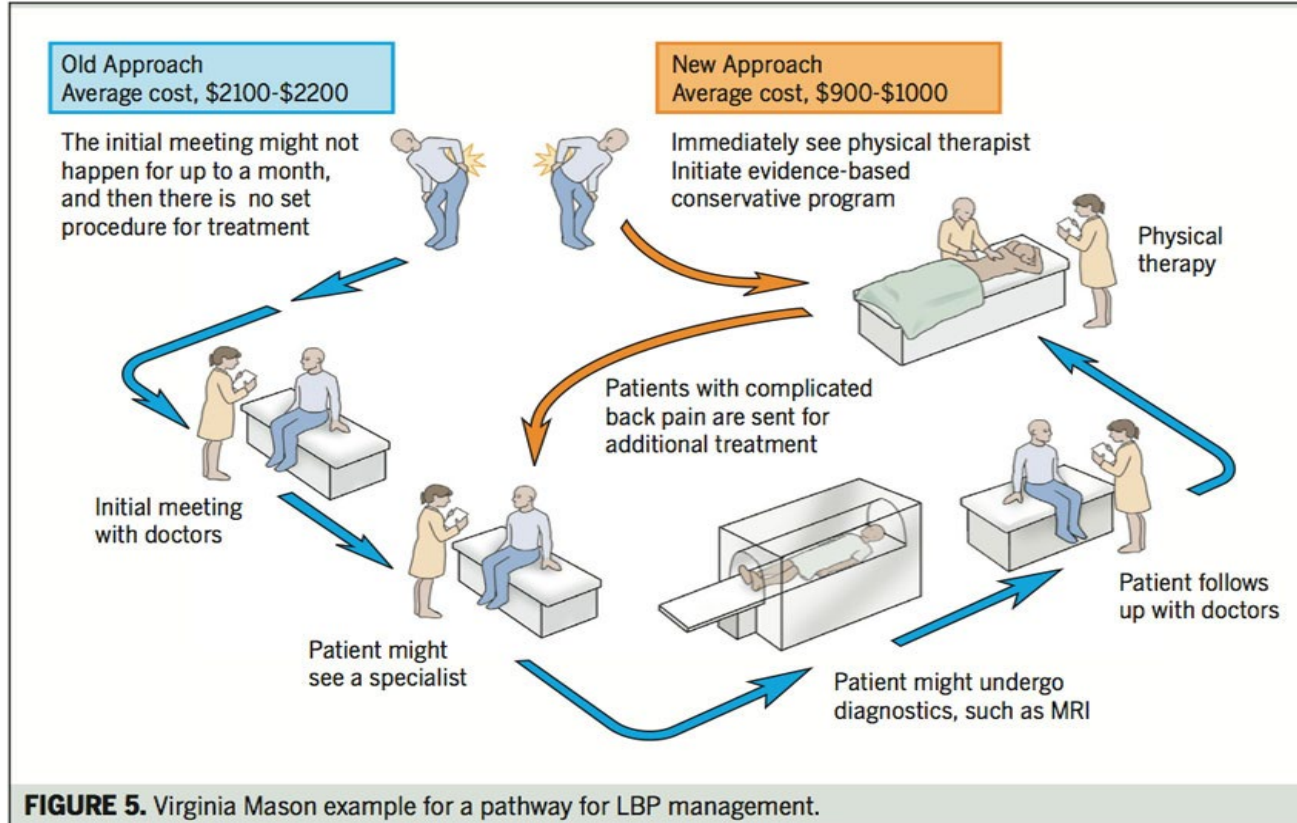


02

THE PROGRAM

What it entails and services provided

OLD MODEL VS NEW MODEL



The Model

(What It Looks Like)

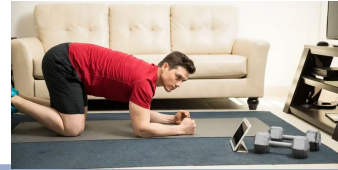
1

Strength & Conditioning Programs

GRADE	WEEKS	HOW MANY SESSIONS PER WEEK	AIM OF THE PROGRAM
COACHING	1	2	TO PROVIDE A PROGRESSIVE TRAINING PLAN FOR THE COACHES TO FOLLOW AND TO HAVE WITH ADDITIONAL MUSCULAR PROTECTION AND GOOD TRAINING CONCEPTS.
	2	2	
	3	2.5	
	4	2.5	
	5	3	
INTERPRETING	6	3	TO BE READY FOR THE DEMANDS OF THE ROAD AND TO HAVE THE NECESSARY FORWARD KNOWLEDGE OF THE COACHES.
	7	2	
	8	2	
	9	2	
	10	2	
HIGH VOLUME	11	3.5	TO IMPROVE THE ABILITY OF THE BODY TO RECOVER FROM EXHAUSTION FOR THE COACHES.
	12	3.5	
	13	3.5	
	14	3.5	
	15	3.5	
TOTAL	16	3.5	TO RECOVER AND AVOID THE BODY TO BE OVERFATIGUED FOR THE COACHES.
	17	3.5	
	18	3.5	
	19	3.5	
	20	3.5	

3

Off-Site Telehealth



5

In-House PT



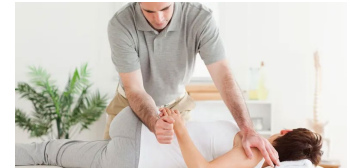
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On-Site Training



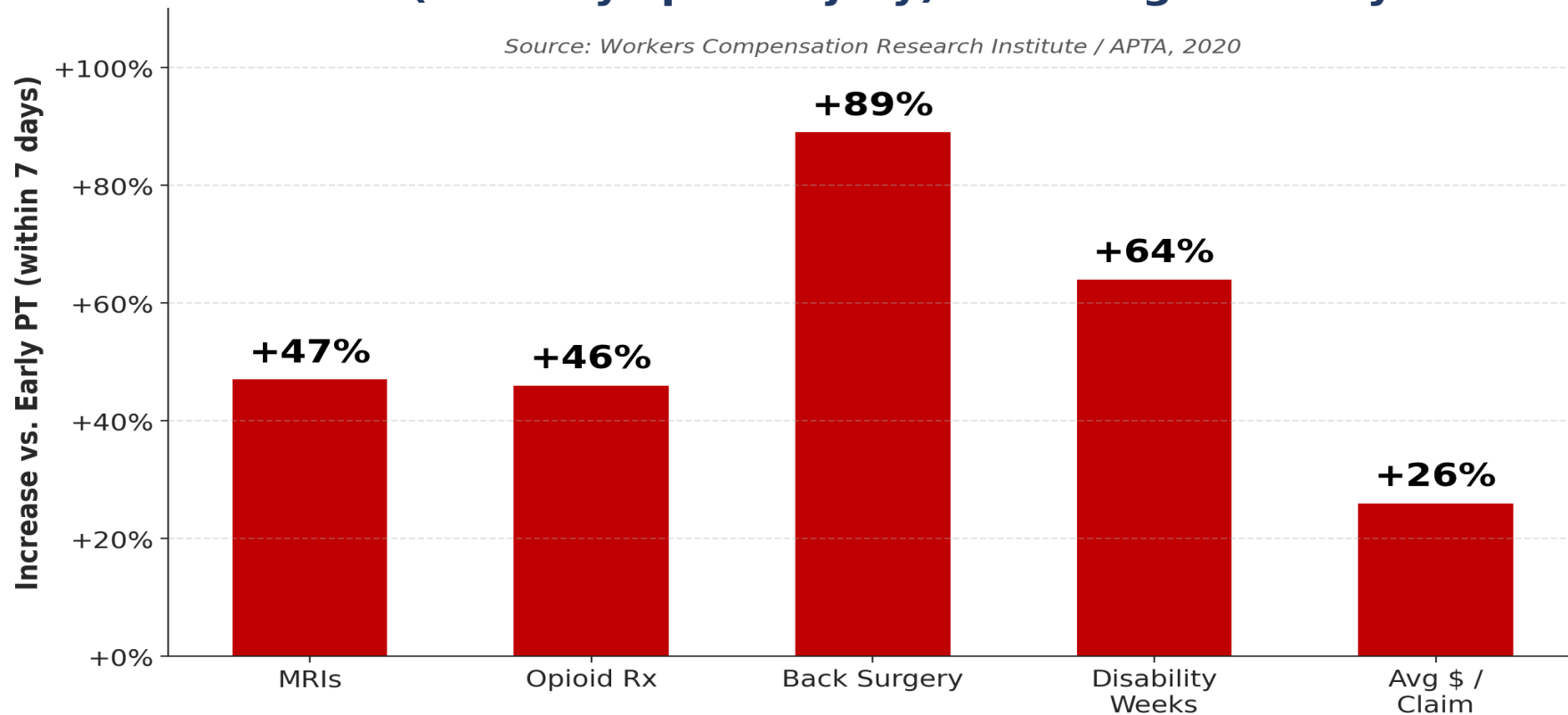
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Massage Therapy



Late PT (>30 days post-injury) Costs Significantly More

Source: Workers Compensation Research Institute / APTA, 2020

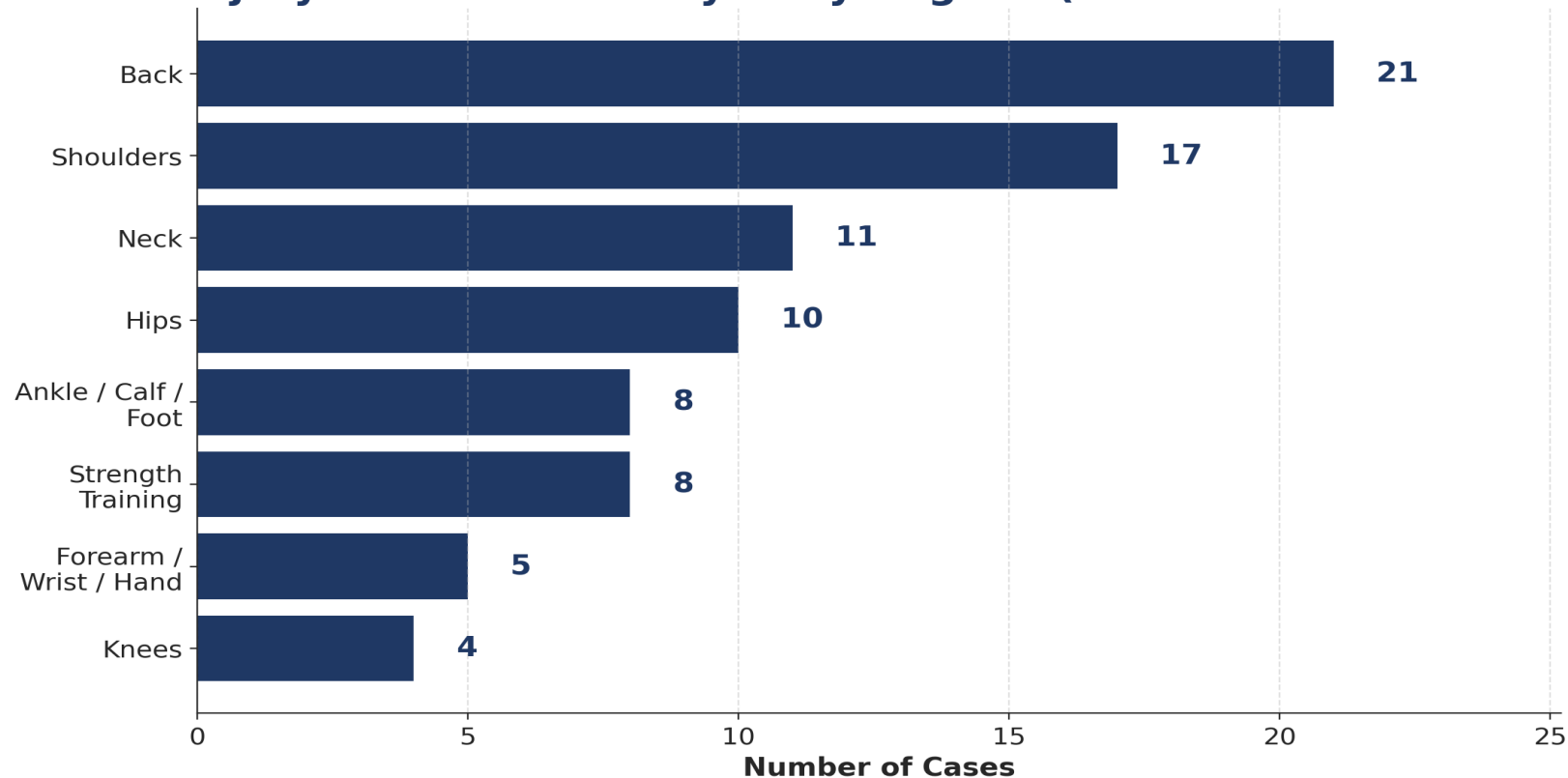




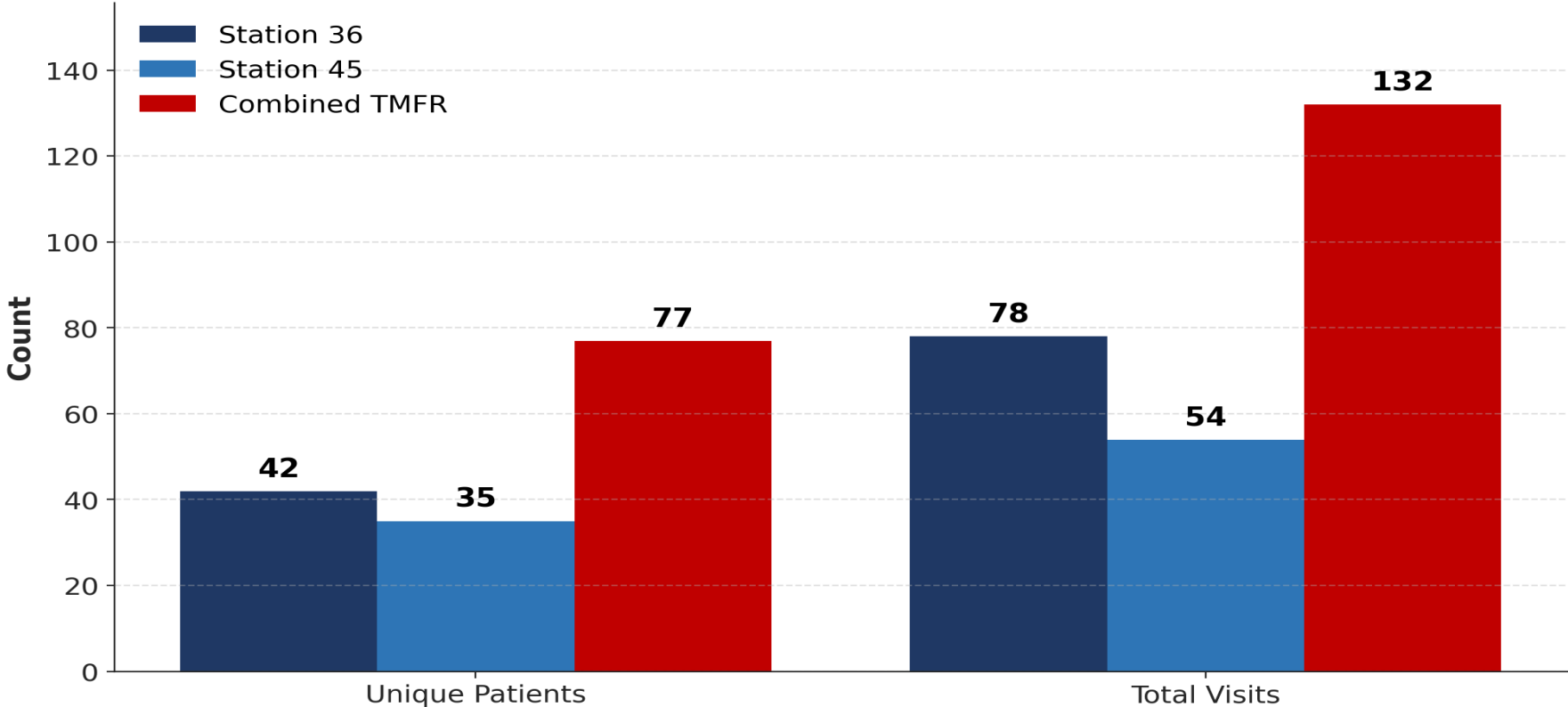
03

THE RESULTS

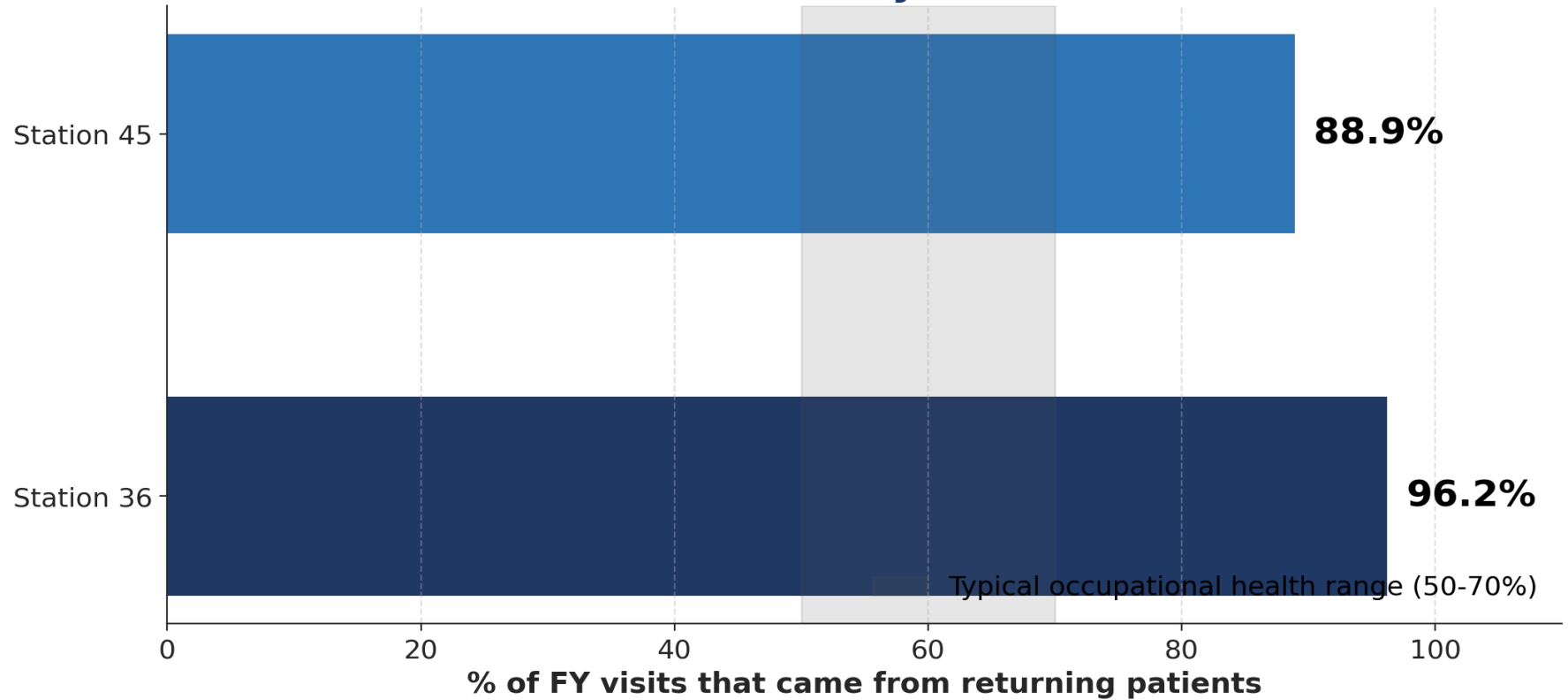
Usage, retention and cost savings

TMFR Injury Cases Treated by Body Region (FY 25-26 — 84 total cases)

TMFR Program Utilization by Station (FY 2025-2026)



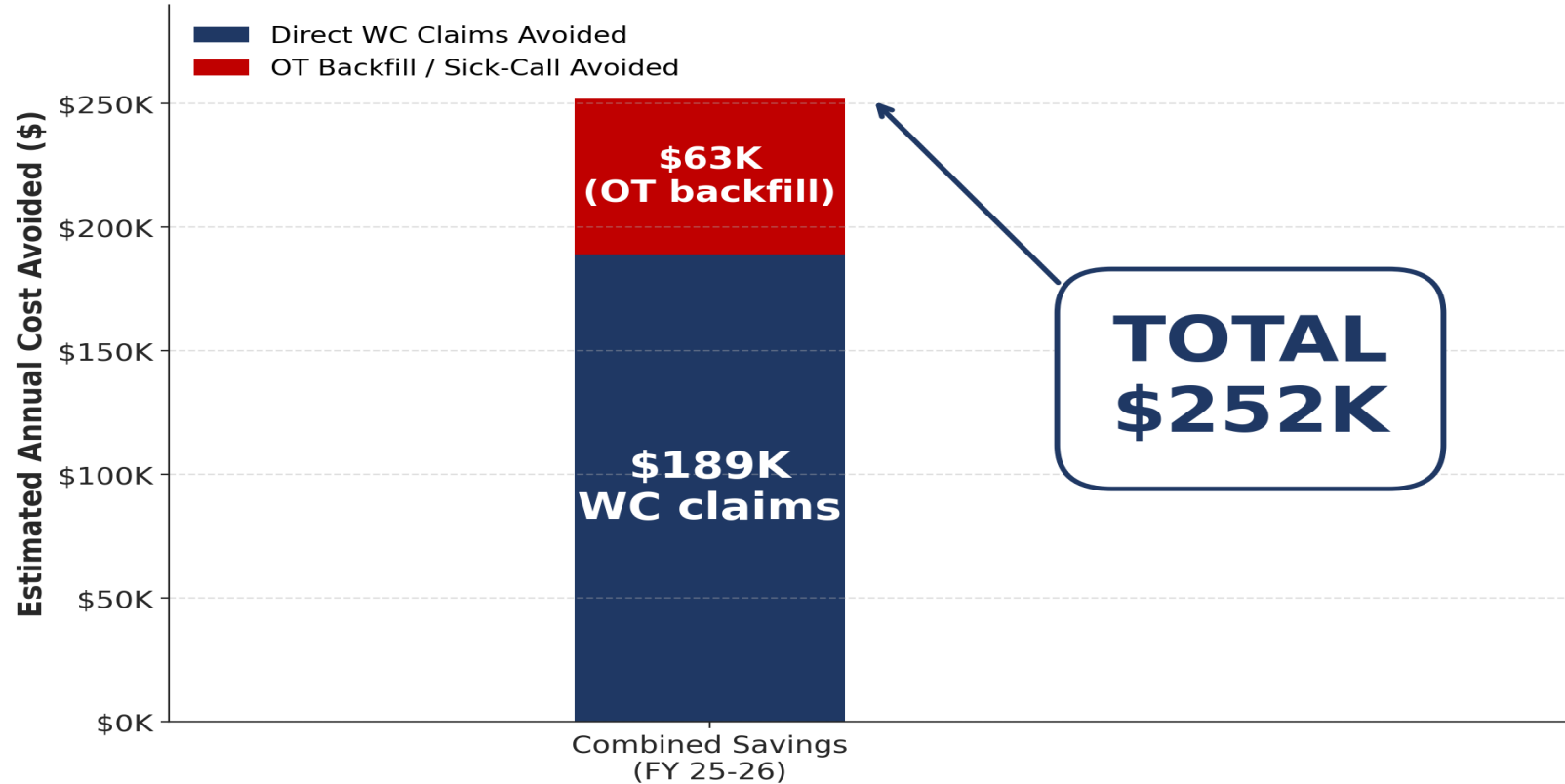
TMFR Visit Retention by Station (FY 25-26)



Direct WC Claim Avoidance: Estimated Cost Avoided at Different Assumptions				
Prevention Rate ↓ / Per-Claim \$ →	\$10,000	\$15,000	\$25,000	\$41,000
5%	\$42,000	\$63,000	\$105,000	\$172,200
10%	\$84,000	\$126,000	\$210,000	\$344,400
15%	\$126,000	\$189,000	\$315,000	\$516,600
20%	\$168,000	\$252,000	\$420,000	\$688,800
25%	\$210,000	\$315,000	\$525,000	\$861,000
33%	\$277,200	\$415,800	\$693,000	\$1,136,520

Backfill Avoided at Different Assumptions (cell highlighted = base case)				
% Causing Missed Shift ↓ / Per-Shift \$ →	\$1,000	\$1,500	\$2,000	\$2,500
10%	\$16,800	\$25,200	\$33,600	\$42,000
15%	\$25,200	\$37,800	\$50,400	\$63,000
25%	\$42,000	\$63,000	\$84,000	\$105,000
35%	\$58,800	\$88,200	\$117,600	\$147,000
50%	\$84,000	\$126,000	\$168,000	\$210,000

TMFR Combined Estimated Annual Cost Avoidance (Conservative)



FY 2025-2026 Performance — At a Glance

77

**Firefighters
Served**

FY 25-26 unique patients

132

**Sessions
Delivered**

across Stations 36 & 45

84

**Injury Cases
Managed**

8 body regions

\$252K

**Estimated Annual
Savings**

conservative estimate

THANK YOU

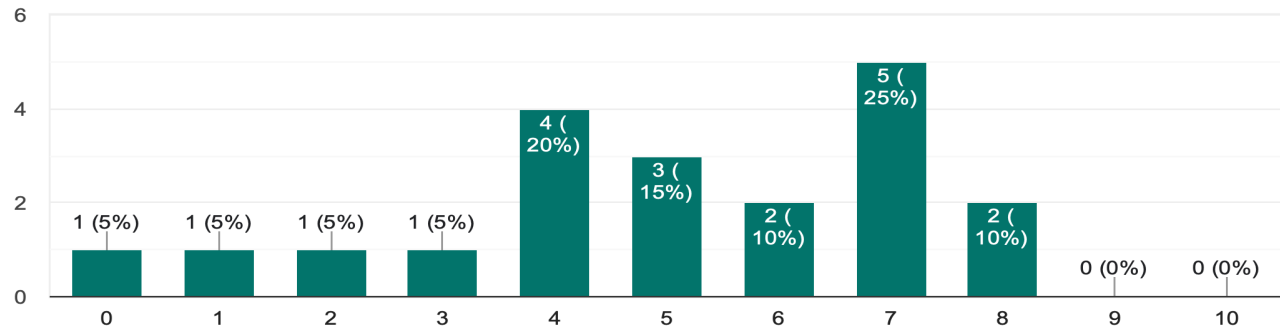


Sources and Citations

- **Workers' compensation claim cost benchmarks**
- **National Safety Council, Injury Facts:** Workers' Compensation Costs. Average all-cause WC claim cost of \$47,316 (2022-2023); per-body-part averages including head/CNS \$90,043, neck \$70,575, arm/shoulder \$55,115, hip/thigh/pelvis \$66,634. Underlying data source: NCCI Workers' Compensation Statistical Plan database, valued through October 2025. URL: injuryfacts.nsc.org/work/costs/workers-compensation-costs/
- **National Council on Compensation Insurance (NCCI):** Industry Trend Reports and Firefighters & First Responders: 2023 Update on Presumptive Workers Comp Benefits. NCCI is the underlying data source for the NSC figures above and publishes detailed class-code analyses for the firefighter classification (typically class code 7704). URL: ncci.com
- **Firefighter-specific cost research**
- **Reichard et al., "The Relative Burden of Occupational Injuries and Illnesses in Firefighters: An Analysis of Washington Workers' Compensation Claims, 2006–2020":** Peer-reviewed analysis published via PMC. Reports firefighter-specific average WC claim costs by body part — back injuries \$100,459 per claim, knee injuries \$157,383 per claim — both substantially above the all-industry averages above. URL: ncbi.nlm.nih.gov/pmc/articles/PMC10671377/
- **Walton et al., "The cost and distribution of firefighter injuries in a large Canadian Fire Department":** 65% of firefighter injuries categorized as sprains and strains; back is the most frequent (32% of sprain/strain injuries). URL: pubmed.ncbi.nlm.nih.gov/27768003/
- **Early physical therapy intervention research**
- **American Physical Therapy Association (APTA), "Workers' Comp Research Group: Early Physical Therapy for LBP Is a Win-Win" (September 2020):** Reporting on the Workers Compensation Research Institute (WCRI) study. Workers receiving PT >30 days post-injury had 24-28% higher avg payment per claim, were 47% more likely to have MRI, 46% more likely to be prescribed opioids, 89% more likely to undergo back surgery, and reported 58-69% more disability weeks vs. workers who received PT within 7 days. URL: apta.org/news/2020/09/21/workers-comp-lbp-report
- **Firefighter overtime and backfill cost research**
- **U.S. Fire Administration, Executive Fire Officer Program, "Overtime Cost Reduction with Alternative Work Schedules":** Applied research consistently identifies sick leave as the primary driver of overtime in most fire departments, outpacing injuries, vacancies, and shift trades combined. URL: apps.usfa.fema.gov/pdf/efop/efo29475.pdf

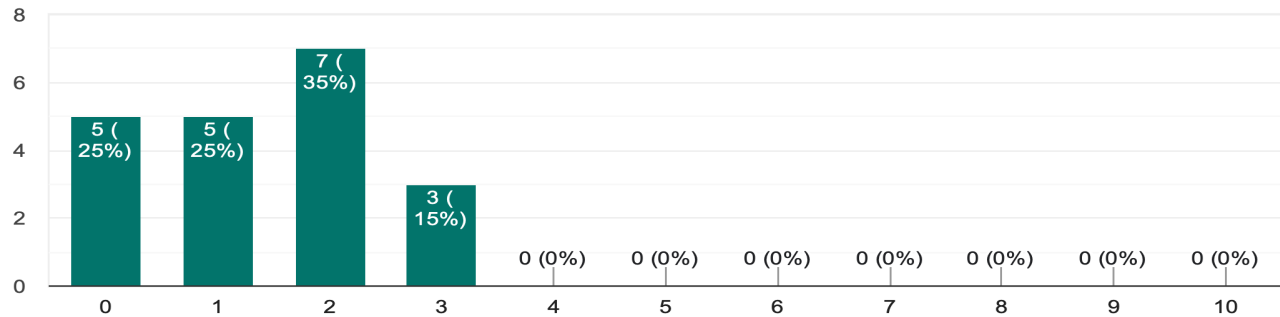
On a scale of 0 to 10, how would you rate your **PAIN BEFORE** working with Brian

20 responses



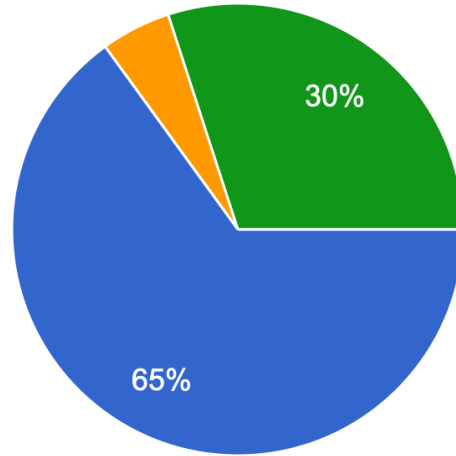
On a scale of 0 to 10, how would you rate your **PAIN AFTER** working with Brian and after his plan of care?

20 responses



Did receiving treatment from Brian help you avoid possibly missing work or seeking help for your condition?

20 responses

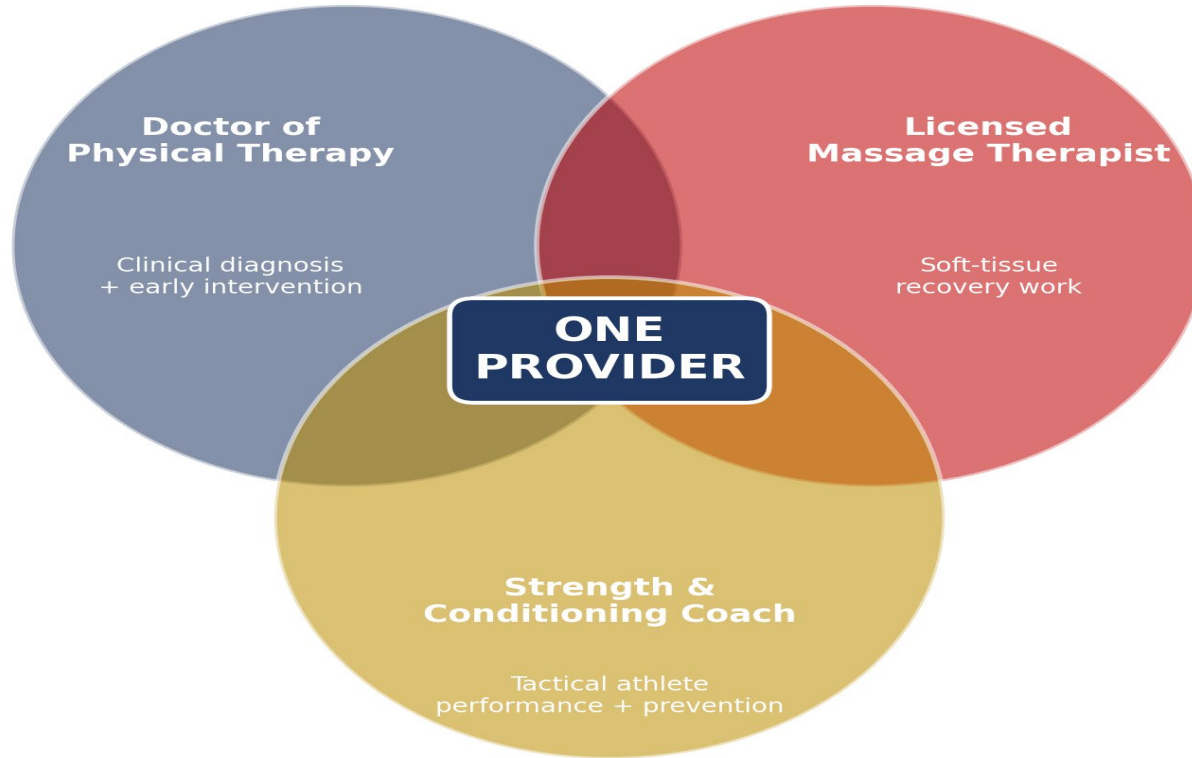


- Yes, it prevented me from missing work or seeking outside help
- Yes, but I still had to take some time off
- No, I still had to take significant time off
- No, my injury was not work-threatening

TRICKLE-DOWN EFFECT



Why the Credential Mix Matters





04

THE FUTURE

Continued support and program expansion

Continued Investment in the On-Station Program

1

77 unique TMFR firefighters made 132 visits during FY 25-26 — including a 96.2% returning-visit rate at the stations. Members are choosing the program voluntarily and coming back repeatedly.

2

The 84-case TMFR case mix — heavy on back, shoulder, and lower-extremity musculoskeletal complaints — matches the published cost drivers for firefighter workers' compensation claims.

3

Conservatively estimated at \$252,000 per year in direct WC claim costs and OT backfill avoidance

Benefits

(How Is It Different?)



1 on 1 CARE!!!!



Not dictated by insurance



On-site service at departments



Flexible hours to see staff



Might have to see multiple PTs,
PTA's or techs



Limited by visits, body parts to
treat and billing.



Must travel to off-site clinic



Long wait times to be seen and only M-F

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The Future

Continued support
and program
expansion

Build on the Momentum

Phase 1

Build successful
program in TM and
SFD Departments

Phase 2

Receive grant funds
to increase staff,
facilities etc. Start
taking work comp
cases in-house

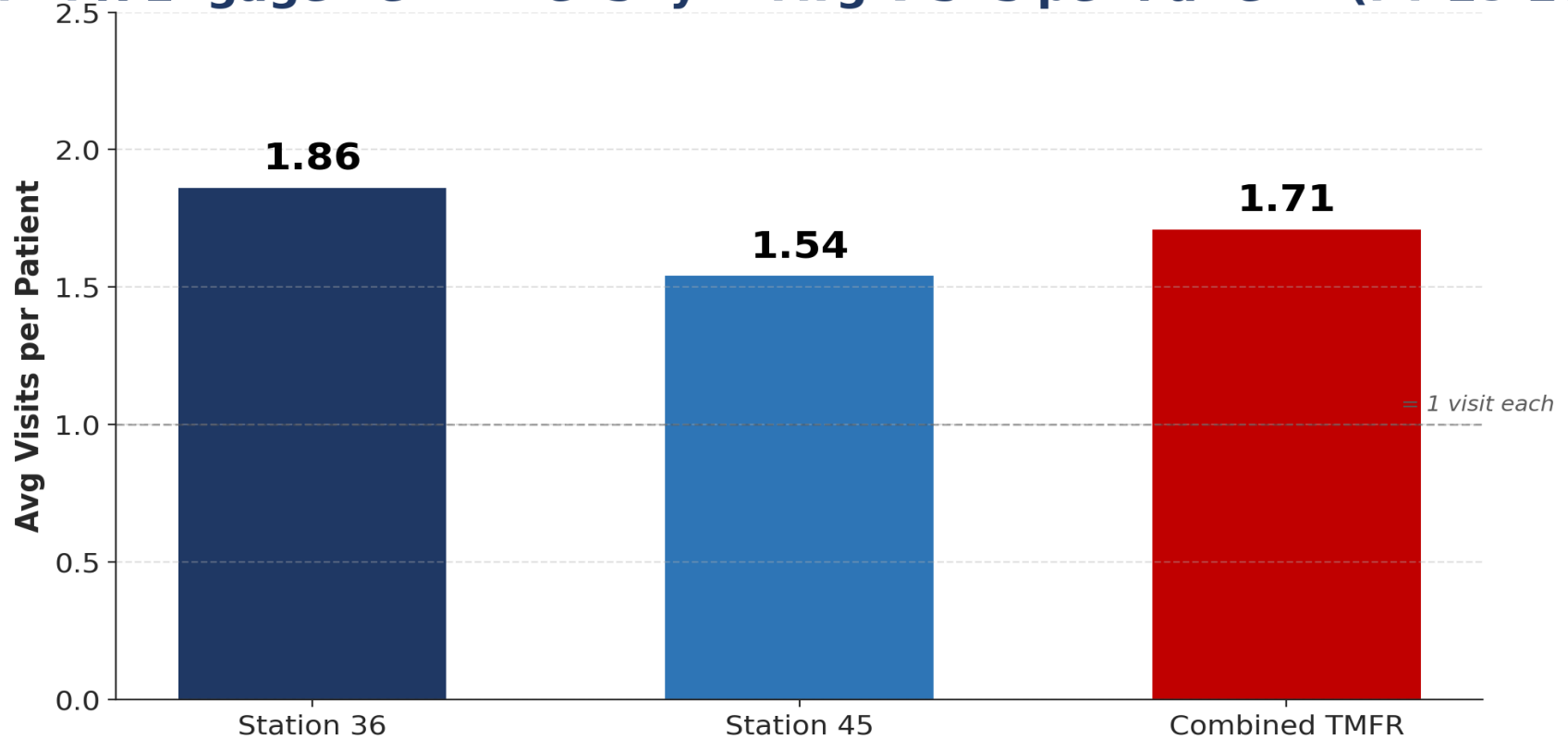
Phase 3

**Continue to expand
the programs to
surrounding
agencies in the area
(Fire, Police and
Paramedic/EMT)**

Phase 4

City Safety Position
to have all agency
care under one
umbrella

TMFR Engagement Intensity — Avg Visits per Patient (FY 25-26)



Denver Police Department Workers' Compensation Claim Overview 2020

Denver Police Department Workers' Compensation Claim Overview 2020

The most common cause of loss in 2020 was "Exposure To" due to the COVID-19 Outbreak. The most severe cause of loss was "Struck By".

"Multiple Body Parts" was the most severe body part injured.

MMI = Maximum Medical Improvement

The Avg Days to MMI will continue to grow until all claims are closed in that year.

Year	Count of Claim Number	Incurred Total	Restricted Duty Days	Lost Work Days	Average of Days to MMI
2016	248	\$1,076,799	4111	1200	98
2017	283	\$1,891,873	5653	1765	88
2018	282	\$1,626,715	3921	729	65
2019	296	\$3,105,093	3839	1509	84
2020	404	\$1,510,023	3637	930	24

Quarter	Count of Claim Number	Incurred Total	Restricted Duty Days	Lost Work Days
Qtr 1	113	\$386,759	858	121
Qtr 2	138	\$659,505	1438	634
Qtr 3	62	\$201,218	824	61
Qtr 4	91	\$262,541	517	114

Total Claims 2020

404

Incurred Total 2020

\$1,510,023

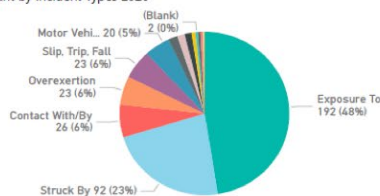
Ave Restricted Duty Days

14

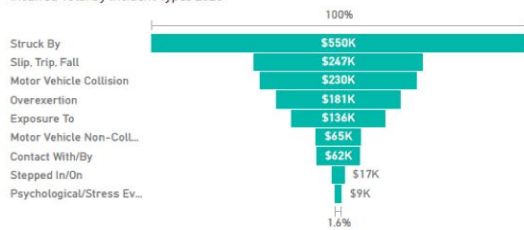
Ave Lost Work Days

4

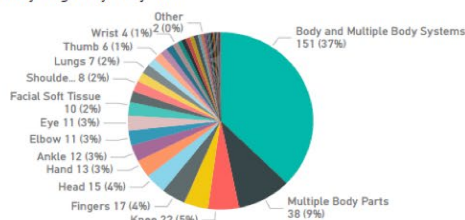
Claim Count by Incident Types 2020



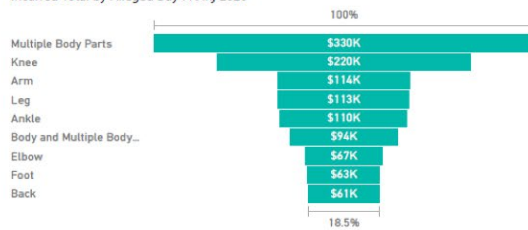
Incurred Total by Incident Types 2020



Claim Count by Alleged Bdy Prt Inj 2020



Incurred Total by Alleged Bdy Prt Inj 2020



Internal PT vs External PT- Worker's Compensation Claims

Department of Safety Physical Therapy Program Analysis - Worker's Compensation Claims
(Internal Physical Therapy vs External Physical Therapy)



MMI = Maximum Medical Improvement

MMI is defined as the point at which the injured employee's medical condition has stabilized and that the employee is at maximum improvement.

Injured Employees with a Worker's Compensation Claim who see the Internal Physical Therapy Team is on average reaching their MMI **30 days faster** than employees who see External Physical Therapy Programs. Thus, more successful with Internal Physical Therapists getting back to work at maximum health quicker.

“When uniformed personnel are injured, there are associated overtime costs. From 2017–2022 (excluding 2021), the internal PT program **saved \$448,000 in overtime costs. Additionally, we were able to add staffing to further allow improved savings.”**

What type of injury or ailment were you seeking treatment for?

20 responses

