KENTUCKY PROFESSIONAL FIRE FIGHTERS · NOVEMBER 22, 2026

Firefighter cancer presumption: Kentucky and the seven states around it

What each bordering state's law says, who and what it covers, and what it has cost. Every point links to the statute, fiscal note or agency report it comes from.

The short version

- **Every state that borders Kentucky does something for a firefighter living with cancer. Kentucky does not.** Kentucky's only cancer presumption (KRS 61.315, 2016) pays a death benefit. A firefighter who is sick has to prove the job caused the cancer.
- **Four neighbors presume cancer is job-related for workers' compensation:** Illinois (since 2008), Ohio (2017), Virginia (1994) and West Virginia (2018).
- **The other three do it differently.** Tennessee applies a presumption inside each government employer's own injury and death benefits. Indiana and Missouri limit theirs to disability pensions, and Missouri adds a voluntary, state-subsidized cancer benefit pool.
- **The common terms:** five years of service in most states (Ohio requires six, Indiana none); a time limit after leaving the job in five of the seven; a tobacco rule in four; and wherever there is a presumption, the employer can still rebut it.
- **The best real-world cost data is Ohio's:** $46.7 million paid on 541 claims from 2017 to mid-2026, about $5 million a year statewide. That is less than a quarter of the $22.8 million a year its fiscal note projected.
- **Nationally,** the IAFF counts every state as having some firefighter cancer protection, but flags Kentucky and Arkansas as covering only death benefits (IAFF chart, January 2024).

At a glance

"Presumption" means the law assumes a covered firefighter's cancer came from the job unless the employer proves otherwise. Without one, the firefighter has to prove it.

STATE	WORKERS' COMP PRESUMPTION	CANCERS COVERED	SERVICE REQUIRED	AFTER LEAVING SERVICE	EMPLOYER CAN REBUT WITH
Kentucky	NO Death benefit only (KRS 61.315, 2016)	12 listed, for death benefits only	5 consecutive years	Death within 10 years of leaving	Not a presumption for living firefighters; six conditions must all be met
Ohio	YES Workers' comp and pension disability, since 2017	Any cancer, if exposed to an IARC Group 1 or 2A carcinogen	6 years on hazardous duty	Up to 15 years after last hazardous duty	Off-duty tobacco or other high risk, no exposure, cancer before hire, scientific proof, or age 70+
Indiana	PARTIAL Pension disability only, since 2006 (not workers' comp)	Any cancer caused by a known carcinogen (IARC or NIOSH)	None	Diagnosed within 5 years of leaving	"Competent evidence"; any tobacco in the 5 years before diagnosis bars the claim
Illinois	YES Workers' comp, since 2008 (Chicago firefighters excluded)	Any disabling cancer	5 years	No set window; ordinary claim deadlines apply	"Some evidence" of another cause, such as a smoking history
Missouri	PARTIAL Pension presumption (2007) and a voluntary cancer benefit pool (2021); no workers' comp presumption	Listed cancers for pensions; the pool pays by cancer type and stage	Pool: 5 years on hazardous duty	Pool: within 15 years of last duty	Pension: competent evidence, tied to tobacco use. Pool is no-fault; tobacco cuts benefits 25%
Tennessee	PARTIAL Presumption inside the employer's injury and death benefits, since 2019	9 listed	5 consecutive years	Up to 5 years after last exposure	"Competent medical evidence" (an oncologist, for a death); lifestyle habits may be considered
Virginia	YES Workers' comp, since 1994	12 listed	5 years (12 before 2020)	File within 2 years of diagnosis and 10 years of last exposure; barred at 65	A preponderance of evidence that the job did not cause it and something else did
West Virginia	YES Workers' comp, since 2018	6 listed (3 of them expire July 1, 2027 unless extended)	5 years in West Virginia	None stated; must be 65 or younger	Rebuttable, but the law sets no standard; a tobacco limit is an eligibility rule

What it costs

No state has a precise price tag, and most fiscal notes call the cost "indeterminable." These are the best official numbers we found, from fiscal notes, actuarial studies and the states that report actual claims. For a sense of scale nationally, actuarial data from Nevada, used in a 2024 Vermont state report, put the average firefighter cancer claim at about $203,000 (Vermont Act 26 report).

About $5 million a year

Ohio, actual: $46.7 million paid on 541 claims (424 approved) from April 2017 to July 2026. Projected at passage: $22.8 million a year. Paid figures exclude reserves on open claims.

Source: Ohio BWC SB 27 report, 2026

$102 to $269

Virginia: added workers' comp premium per firefighter per year estimated for adding colon, brain and testicular cancer in 2020.

Source: JLARC report 530 (2019)

$403,000 to $790,000

Virginia: estimated five-year cost of a single compensable colon cancer claim. The actuary expected 5 to 6 new claims a year statewide.

Source: JLARC report 530 (2019)

More than $700,000 a year

Tennessee: local cost projected in 2019, plus state costs rising to $250,000 a year. Two years later the fiscal staff reported no cases had come before the workers' comp bureau.

Source: TN Fiscal Review Committee, HB 316 (2019)

$1.59 million on 63 claims

Missouri's voluntary cancer pool, through November 2025, covering 5,349 first responders in 148 agencies. The state added $4.75 million for FY2025 and $3 million for FY2026.

Source: Missouri Fire Fighters Critical Illness Pool minutes

About $2 million a year

Kentucky's own estimate for its last workers' comp version (2015 HB 156), mostly to put paid firefighters on the Fire Commission's workers' comp coverage. LRC called the cancer-claim cost itself "indeterminable."

Source: LRC fiscal note, 2015 HB 156

How states pay for it

- **Ordinary workers' comp**, paid by the employer or its insurer: Illinois, Virginia and West Virginia; in Ohio through the state fund, where 80% of the projected cost fell on local governments.
- **Pension disability funds:** Indiana's 1977 Police and Fire Fund (cities and towns pay 19.5% of payroll), Missouri's local plans, Ohio's Police and Fire Pension Fund, and Chicago's and Illinois' downstate firefighter funds.
- **A voluntary pool with state help:** Missouri. Local agencies join and pay contributions; the state has added appropriations.
- **The employer's own injury program:** Tennessee, where governments are exempt from workers' comp unless they opt in.
- **Kentucky today:** the $80,000 death benefit comes from the state General Fund. The Fire Commission already buys volunteer firefighters' workers' comp from the Firefighters Foundation Program fund, which is fed by a surcharge on insurance premiums (KRS 95A.262, KRS 136.392).

State by state

Kentucky

WORKERS' COMP PRESUMPTION: NO

Kentucky has no workers' compensation presumption: a firefighter living with cancer has to prove the job caused it, like any other occupational disease. The only presumption is for death benefits. If a firefighter dies of one of 12 listed cancers and meets six conditions, the death counts as line-of-duty and the survivors receive the $80,000 state death benefit.

Law	KRS 61.315(11), added by 2016 SB 195 (2016 Ky. Acts ch. 21), in effect since April 4, 2016. The statute says it creates no presumption for a workers' compensation claim under KRS Chapter 342.
Cancers	Bladder, brain, colon, non-Hodgkin's lymphoma, kidney, liver, lymphatic or haematopoietic, prostate, testicular, skin, cervical and breast.
Conditions	All six: at least 5 consecutive years as a firefighter; death from the cancer within 10 years of leaving service; no tobacco for 10 years before diagnosis; under 65 at death; no cancer diagnosis before becoming a firefighter; exposure on the job to a known carcinogen (IARC or National Toxicology Program).
What it pays	$80,000 lump sum to survivors, from the state General Fund through the State Treasurer (KRS 61.315(2)). Nothing for a firefighter who is still alive: no medical bills, no lost wages.
Related law	The Fire Commission can reimburse firefighters' out-of-pocket cancer screening costs (KRS 95A.262, 2024 HB 323; funding widened by 2026 HB 419). PFAS Class B foam is banned in training (KRS 227.395, 2019).

Cost

- The 2016 death-benefit presumption: LRC estimated 1 to 4 qualifying deaths a year, or $80,000 to $320,000 a year from the General Fund, and called the exact cost "indeterminable." (LRC fiscal note, 2016 SB 195)
- The last workers' comp presumption bill (2015 HB 156): about $2 million a year more from the Firefighters Foundation Program fund, mainly to move 3,500 to 4,000 paid firefighters onto Fire Commission workers' comp coverage. LRC called the cancer-claim cost itself "indeterminable." (LRC fiscal note, 2015 HB 156)
- Cancer screening reimbursement (2024 HB 323): $600,000 a year from the Firefighters Foundation Program fund. (LRC fiscal note, 2024 HB 323)

History

- 2015 HB 156, a workers' comp cancer presumption for paid and volunteer firefighters, passed the House 96-2 and died in the Senate. LRC noted a similar bill had been filed in each of the five sessions before it. (LRC bill record)
- 2016 SB 195 created today's death-benefit presumption (Senate 37-0, House 97-0; became law without the Governor's signature). (LRC bill record)
- 2026 HB 34 would have added 9 cancers to the death-benefit list. It passed the House 92-0 and was never assigned to a Senate committee. (2025 HB 323 was the same idea and never got a hearing.) (LRC bill record)

- No workers' comp cancer presumption bill was filed from 2018 through 2026, based on the LRC subject indexes.

Law: KRS 61.315 · 2016 Ky. Acts ch. 21 (SB 195) · KRS 95A.262

Ohio

WORKERS' COMP PRESUMPTION: YES

Ohio presumes a firefighter's cancer came from the job, for workers' comp and for full-time firefighters' pension disability, after six years on hazardous duty and exposure to a known or probable carcinogen. The employer can rebut it on five listed grounds.

Law	Ohio Rev. Code 4123.68(X) (workers' comp) and 742.38(D)(3)(b) (Police and Fire Pension Fund disability), from SB 27, the Michael Louis Palumbo Jr. Act, effective April 6, 2017. HB 27 (2017) cut the window after service from 20 to 15 years and added a scientific-evidence rebuttal.
Who is covered	Paid and volunteer members of municipal and township fire departments, for workers' comp. Full-time firefighters in the pension fund, for disability retirement.
Cancers	No list: any cancer, if the firefighter was exposed to an agent the International Agency for Research on Cancer classifies as Group 1 or 2A.
Conditions	At least 6 years assigned to hazardous duty; within 15 years of last hazardous duty. No entry physical required for cancer.
Rebuttal	Off-duty tobacco or other very high-risk exposure that was "probably a significant factor"; a preponderance of scientific evidence that the carcinogen could not cause that cancer; no exposure; the same cancer before joining; or age 70 or older. Tobacco is not an automatic bar.
What it pays	Medical care, temporary total disability, working wage loss, permanent total disability and death benefits. Pension: on-duty disability, 72% of average salary when permanent and total.

Cost

- Projected at passage: about 170 claims and $22.8 million a year (for a 3-year version; the 6-year rule enacted "would probably reduce" it). Of the workers' comp share, 80% falls on local governments. (Ohio LSC fiscal note, SB 27 as enacted)
- Actual, April 2017 to July 2026: 541 claims by 501 firefighters, 424 approved, 103 denied. $46.7 million paid in total ($30.5 million medical, $16.2 million wage benefits), or about $5 million a year. The total excludes reserves for open claims. (Ohio BWC SB 27 report, 2026)
- Employers appeal often: 337 of the 541 claims were appealed by the firefighter or the employer. (Ohio BWC SB 27 report, 2026)

History

- Pending: SB 241 would make an employer pay a $50,000 penalty when it appeals a firefighter's cancer award and loses. It is still in Senate committee. (Ohio General Assembly)

Law: ORC 4123.68 · ORC 742.38 · SB 27 (131st GA)

Indiana

WORKERS' COMP PRESUMPTION: PARTIAL

Indiana presumes a full-time firefighter's cancer is a line-of-duty disability for pension purposes, if it is diagnosed while working or within five years of leaving and the firefighter used no tobacco in the five years before. It is not a workers' comp presumption and does not cover death benefits.

Law	IC 5-10-15, from SEA 206 (2006). Section 10 limits it to deciding whether a disability happened in the line of duty. Indiana's workers' comp code has no cancer presumption, and municipal firefighters in a pension fund are outside workers' comp except optional medical coverage (IC 22-3-2-2).
Who is covered	Full-time state and local firefighters, EMS providers and police, and (since 2022) state fire investigators. Volunteers and part-time firefighters are not covered.
Cancers	No list: any cancer caused by a known carcinogen recognized by IARC or NIOSH, that needs treatment or causes disability.
Conditions	No minimum service. Diagnosis while employed or within 60 months after leaving. Any tobacco use in the 5 years before diagnosis takes the person out of the law entirely.
Rebuttal	"Competent evidence," with no grounds listed.
What it pays	A disability pension. In the 1977 Police and Fire Fund, a presumed cancer is a Class 2 disability: 22% of a first-class firefighter's salary plus 0.5% per year of service, plus 10% to 45% for the degree of impairment. No medical benefits and no death benefit come from the presumption.

Cost

- At passage, Indiana's fiscal staff found no added funding need, because the 1977 Fund already assumed every disability was Class 1 or Class 2. (Indiana LSA fiscal impact statement, SB 206 (2006))
- No statewide data on cancer disability claims was found. The 1977 Fund is paid for by cities and towns at 19.5% of payroll. (Indiana LSA fiscal impact statement, SB 376 (2009))

History

- Died in 2026: SB 208 (required cancer insurance for full-time firefighters and no-cost screenings) and HB 1190 (would have added PFAS-related conditions). (Indiana General Assembly, SB 208)

Law: IC 5-10-15-9 · IC 5-10-15-1 (tobacco) · IC 36-8-8-13.5 (benefit) · SEA 206 (2006)

Illinois

WORKERS' COMP PRESUMPTION: YES

Illinois presumes, for workers' comp, that any disabling cancer in a firefighter, EMT or paramedic with at least 5 years on the job came from the job. Courts have held that an employer can rebut it with "some evidence" of another cause. Chicago firefighters are outside workers' comp and get a cancer disability pension instead.

Law	820 ILCS 305/6(f) and 820 ILCS 310/1(d), from HB 928, Public Act 95-316, effective January 1, 2008. It was introduced as a conclusive presumption and amended to rebuttable before passage.

Who is covered	Firefighters, EMTs, A-EMTs and paramedics, public or private. Excluded: firefighters in cities over 500,000 (Chicago), and private EMTs who mostly do non-emergency transfers.
Cancers	No list: any cancer that causes temporary, permanent, total or partial disability. The same section also covers heart, lung, hypertension and some infectious conditions.
Conditions	At least 5 years of service when the claim is filed. No entry physical and no tobacco exclusion in the statute.
Rebuttal	An ordinary rebuttable presumption: the employer needs only "some evidence" that something other than the job caused the cancer, and smoking history counts (Johnston v. IWCC, 2017). Then the firefighter must prove causation.
What it pays	Regular Illinois workers' comp: medical care, temporary total disability at two-thirds of wages, permanent disability, and death benefits. Chicago: a pension of 65% of salary for job-linked cancer after 7 years. Downstate pension funds have their own 5-year cancer presumption, also at 65% of salary.

Cost

- No fiscal note was ever filed on the 2007 law or its amendments. Costs fall on the employing city or fire district and its insurer or self-insurance pool. (Illinois General Assembly, HB 928 status)
- Chicago's firefighter pension fund paid $5.3 million in 2024 to 72 people on occupational-disease disability, which includes cancer and other conditions. (Illinois Department of Insurance, 2025 pension report)

History

- Pending: HB 1309 would require "clear and convincing" evidence to rebut the presumption. It has been in the House Rules Committee since March 2025. (Illinois General Assembly, HB 1309)

Law: 820 ILCS 305/6(f) · 820 ILCS 310/1(d) · 40 ILCS 5/6-151.1 (Chicago) · Public Act 95-316

Missouri

WORKERS' COMP PRESUMPTION: PARTIAL

Missouri does not presume a firefighter's cancer is work-related for workers' comp. It presumes listed cancers are line-of-duty only when a paid firefighter's pension is calculated, and since 2021 it lets local governments join a voluntary, state-subsidized pool that pays set cancer benefits.

Law	Workers' comp: RSMo 287.067, where cancer must be proven and the job must be the "prevailing factor." Pension: RSMo 87.006 (cancer added 2007). Pool: RSMo 320.400, from SB 45 (2021), expanded in 2023.
Who is covered	Pension presumption: paid firefighters. Pool: paid and volunteer firefighters, EMTs, paramedics and (since 2023) 911 dispatchers, but only if their agency has joined the pool.
Cancers	Pension: listed cancers plus those caused by heat, radiation or a known or suspected carcinogen. Pool: the cancers on the pool's schedule (ovarian, cervical and leukemia added for 2026).

Conditions	Pension: a physical within 5 years before the claim showing no sign of the cancer. Pool: 5 years of hazardous duty, last duty within 15 years, under 70 at diagnosis, and a prior exam that found no cancer.
Rebuttal	Pension: "competent evidence," together with proof that tobacco did not cause or contribute. The pool is not a presumption; it pays without deciding work-relatedness, and cuts benefits 25% for any tobacco in the 5 years before diagnosis.
What it pays	Pension: the line-of-duty disability or death benefit of the firefighter's local plan. Pool: scheduled payments by stage, up to $100,000, $200,000 or $300,000 per diagnosis depending on the plan the agency chose, plus rehab, disfigurement and terminal-illness amounts. Pool payments are offset against any later workers' comp award.

Cost

- Fiscal notes scored the pool as "$0 or unknown," because joining is voluntary. (Missouri Oversight Division, SB 45 (2021))
- The state put $4.75 million toward the pool for FY2025 (opioid settlement fund) and $3 million in General Revenue for FY2026. (Missouri Office of Administration, FY2026 HB 8 fact sheet)
- The pool reports 63 cancer claims paid, $1.59 million in total, with 148 member agencies covering 5,349 first responders (November 2025). (Missouri Fire Fighters Critical Illness Pool board minutes)
- For the 2007 pension presumption, the state retirement system for local governments warned that more duty disabilities would raise benefits and "may" raise employer contribution rates. No dollar estimate. (Missouri Oversight Division, 2007 fiscal note)

History

- 2026 HB 3096 would have created a workers' comp presumption (5 years of service, IARC carcinogen exposure, within 10 years of last duty). It was referred to committee and died when the session ended. (Missouri House, HB 3096)

Law: RSMo 287.067 · RSMo 87.006 · RSMo 320.400 · SB 45 (2021)

Tennessee

WORKERS' COMP PRESUMPTION: PARTIAL

Tennessee presumes nine cancers in full-time firefighters with five years of service are job-related, within whatever injury or death benefits their government employer provides. Governments there are exempt from workers' comp unless they opt in, so the benefit depends on the employer.

Law	T.C.A. 7-51-201(d), the Barry Brady Act (2019, Public Chapter 490; House 94-0, Senate 33-0). Cancers added in 2022 and 2025; arson investigators added in 2026.
Who is covered	Full-time paid firefighters in state-recognized departments, and (since 2026) TBI and sheriff's-office arson investigators. Not volunteers or part-time firefighters; the 2025 fiscal note says 87% of Tennessee fire departments are volunteer or mostly volunteer.
Cancers	Non-Hodgkin's lymphoma, colon, skin, multiple myeloma (2019); leukemia, testicular (2022); prostate, breast, pancreatic (2025).

Conditions	5 consecutive years of service; a cancer screening showing no sign of the cancer, then annual physicals with screenings, paid by the employer's health plan; exposure to heat, smoke, fumes or carcinogens; claims within 5 years of the last exposure.
Rebuttal	"Competent medical evidence" for illness or disability; for a death, a board-certified oncologist. Secondary jobs and lifestyle habits may be considered. No specific tobacco rule.
What it pays	No set amounts. It shifts the burden of proof inside the employer's own coverage: workers' comp where the government opted in, or its own injury program otherwise.

Cost

- 2019 fiscal note: local costs of more than $700,000 a year and state costs rising from $50,000 to $250,000 a year. It cited Nashville's experience under its own 1991 presumption: about 218 approved cancer claims and about $15 million in medical costs. (TN Fiscal Review Committee, HB 316 (2019))
- Two years in, the fiscal staff reported no firefighter cancer cases had come before the workers' comp bureau. The 2025 expansion was scored as not significant for the state, with a local cost that "cannot be determined." (TN Fiscal Review Committee, HB 335 (2022))

Law: T.C.A. 7-51-201 · Public Chapter 490 (2019) · T.C.A. 50-6-106 (government opt-in)

Virginia

WORKERS' COMP PRESUMPTION: YES

Virginia presumes 12 cancers in paid and volunteer firefighters with five years of service are occupational diseases for workers' comp, unless the employer proves by a preponderance of the evidence that the job did not cause the cancer and something else did.

Law	Va. Code 65.2-402(C), first enacted in 1994 (HB 732). In 2020 Virginia cut the service requirement from 12 years to 5 and dropped the need to prove contact with a specific toxic substance. Filing limits and the age bar are in 65.2-406.
Who is covered	Paid and volunteer firefighters, including forest wardens and private fire brigades, plus some hazmat, State Police and DMV enforcement officers.
Cancers	Leukemia, pancreatic, prostate, rectal, throat (since 2025 including the esophagus and larynx), ovarian, breast, colon, brain, testicular, bladder and thyroid.
Conditions	5 years of service. A pre-employment physical only if the employer asked for one. File within 2 years of diagnosis and within 10 years of the last exposure. Claims are barred at age 65 or older. No tobacco rule.
Rebuttal	A preponderance of competent evidence. Virginia courts require the employer to show both that the job did not cause the cancer and that something else did; family history alone is not enough (as summarized by JLARC, 2019).
What it pays	Full workers' comp: medical care as long as needed, two-thirds of wages for disability, and death benefits for up to 500 weeks. A presumed cancer also opens Line of Duty Act benefits and the higher work-related state retirement disability benefits.

Cost

- For the 2020 expansion (colon, brain, testicular), the state's actuary estimated 5 to 6 more compensable claims a year statewide, $403,000 to $790,000 over five years for each colon cancer claim, and $102 to $269 a year in added premium per firefighter. (JLARC report 530 (2019))
- The same expansion was estimated to add $101,000 (FY2022) rising to $212,100 (FY2027) to the Line of Duty Act fund, or about $5 to $11 per covered employee. (Virginia DPB fiscal impact statement, HB 783 (2020))
- Before the 2020 changes, the presumption was hard to use: of 83 public-safety cancer claims from 2009 to 2018, 37 were paid, and only 4 of 20 that reached a Commission decision were awarded. (JLARC report 530 (2019))

History

- Pending: HB 865 would add lung cancer and non-Hodgkin's lymphoma. It passed the House 96-0 in 2026 and was continued to the 2027 session by Senate Finance. (Virginia DPB fiscal impact statement, HB 865 (2026))

Law: Va. Code 65.2-402 · Va. Code 65.2-406 · 1994 Acts ch. 960

West Virginia

WORKERS' COMP PRESUMPTION: YES

West Virginia presumes six cancers in professional firefighters with five years of service are job-related for workers' comp, if the firefighter is 65 or younger and has not been a regular tobacco user for at least 10 years. Three of the six expire on July 1, 2027 unless the Legislature extends them.

Law	W. Va. Code 23-4-1(h), from SB 82 (2018). HB 3045 (2021) made the original three cancers permanent; SB 170 (2024) added three more with a July 1, 2027 sunset.
Who is covered	"Professional firefighters" actively employed by a fire department. Volunteers are not mentioned.
Cancers	Leukemia, lymphoma and multiple myeloma (permanent); bladder cancer, mesothelioma and testicular cancer (expire July 1, 2027 unless extended).
Conditions	At least 5 years with a West Virginia fire department; not over 65; has not used tobacco more than six times a year for at least 10 years. No physical required. The statute also has a condition that the illness begin within six months of firefighting, written for heart and lung claims; whether it applies to cancer has not been decided.
Rebuttal	The statute calls it rebuttable but does not say what rebuts it or the standard of proof. No appellate case applying it was found.
What it pays	Ordinary West Virginia workers' comp for an occupational disease: medical care, two-thirds of wages for disability, and dependents' death benefits.

Cost

- The 2024 fiscal notes put the state cost at $0. The Insurance Commission and Workers' Compensation said the effect on employers' premiums could not be quantified. (WV fiscal note, SB 170 (2024))

History

- Decision point: the 2027 Legislature has to extend the bladder, mesothelioma and testicular cancer coverage or it ends July 1, 2027. A 2025 bill to push the date to 2028 died in committee.

Law: W. Va. Code 23-4-1 · SB 82 (2018)

How this was put together

Researched in November 2026 from each state's current statute text, the bills that created and amended it, official fiscal notes (Kentucky LRC, Ohio LSC, Indiana LSA, Missouri Oversight Division, Tennessee Fiscal Review Committee, Virginia DPB and JLARC, West Virginia) and state agency reports (Ohio Bureau of Workers' Compensation, Illinois Department of Insurance). Advocacy-group counts are used only for national context and are labeled. Where a source left a question open, this page says so.

Prepared by the Kentucky Professional Fire Fighters, P.O. Box 72031, Newport, KY 41072. Questions: Jake Silvati, Secretary-Treasurer, (513) 509-8666, sectreas@kpff-iaff.org. This summary is not legal advice; check the current statute before relying on any provision.