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**HF 2351** – Peace Officers Killed in Line of Duty, Family Insurance Coverage Continuation (LSB5643HV)

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Fiscal Note Version – New

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### **Description**

**House File 2351** authorizes the continuation of health insurance coverage to the surviving spouse and children of a State, city, and county peace officer who is killed in the line of duty. Under **House File 2351**, the full cost of continued health insurance coverage would be paid for a surviving spouse until they become eligible for coverage under Medicare. The former employer of the peace officer is required to provide full coverage if any of the following conditions are met:

- The date on which the surviving spouse becomes eligible for comparable group medical coverage, whether insured or self-insured.
- The date on which the surviving spouse becomes enrolled and remains enrolled under Medicaid.
- The date on which the surviving spouse remarries and remains married.

A surviving spouse who is not yet eligible for Medicare but meets one of the three criteria above may elect to continue coverage by paying the same premium employees do.

A surviving child of an eligible peace officer will be provided full health insurance coverage paid by the State, city, or county until the child reaches 26 years of age. However, if the child becomes enrolled and remains enrolled in Medicaid, the employer is no longer required to provide coverage.

The Bill takes effect upon enactment and applies retroactively to a death occurring on or after January 1, 1985.

### **Background**

- Health insurance is offered on a calendar year basis.
- According to the Department of Administrative Services (DAS), four collective bargaining-covered State peace officers have died in the line of duty since 1985. Of the four, three died within 16 months of each other (1989-1990).
- A total of 12 officers from all jurisdictions (State, county, and local) were killed in the line of duty between January 1, 1985, and July 1, 2000.

### **Assumptions**

- Health insurance premiums will remain constant at 2018 rates. Current plans do not contemplate a child(ren)-only policy premium.
- The city, county, or State employer will be responsible for the cost of continuing coverage.
- The Bill will apply to surviving spouses and children of peace officers who died in the line of duty on or after January 1, 1985.
- A surviving spouse or child who caused the eligible peace officer's death is not entitled to a continuation of health insurance coverage.

- Peace officers and supervisory peace officers not covered by collective bargaining include those employed by the Department of Transportation, the Department of Natural Resources, and the Department of Public Safety.
- For the retroactive provision, the marital status of the surviving spouses is unknown at this time, and there are no eligible children.

**Fiscal Impact**

The fiscal impact of the retroactive application for the four eligible State peace officers would be based on the spouse level of coverage for collective bargaining-covered peace officers, for a fiscal impact of \$22,000 annually, to be paid by the Department of Public Safety.

The annual fiscal impact to the General Fund for an eligible deceased peace officer employed by the State of Iowa is as follows, based on 2018 premiums:

**Table 1: Collective Bargaining-Covered Peace Officers**

<b>Level of Coverage</b>	<b>Annual Cost</b>	
Spouse	\$	5,514
Family (Including Children)	\$	10,438

**Table 2: Supervisory Peace Officers**

<b>Level of Coverage</b>	<b>Annual Cost</b>	
Spouse	\$	9,180
Family (Including Children)	\$	21,492

The fiscal impact on cities and counties cannot be determined at this time.

**Source**

Department of Administrative Services

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/s/ Holly M. Lyons

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The fiscal note for this Bill was prepared pursuant to Joint Rule 17 and the Iowa Code. Data used in developing this fiscal note is available from the Fiscal Services Division of the Legislative Services Agency upon request.

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