

Senate File 2437 - Introduced

SENATE FILE 2437

BY COMMITTEE ON LOCAL GOVERNMENT

(SUCCESSOR TO SF 2029)

A BILL FOR

1 An Act relating to health insurance coverage for surviving
2 spouses and children of deceased fire fighters and peace
3 officers, and health insurance coverage for disabled or
4 injured fire fighters and peace officers.

5 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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1 Section 1. Section 509A.13C, Code 2026, is amended to read as
2 follows:

3 **509A.13C Health care insurance coverage for ~~—~~ surviving**
4 **spouse and children of fire fighters and peace officers killed**
5 **in the line of duty.**

6 1. For the purposes of this section,7:

7 a. "eligible ~~Eligible~~ peace officer or fire fighter" means a
8 all of the following:

9 (1) A peace officer as defined in section 801.4, ~~or a~~.

10 (2) A fire fighter, to which a line of duty death benefit is
11 payable pursuant to section 97A.6, subsection 16, section 97B.52,
12 subsection 2, or section 411.6, subsection 15.

13 (3) A fire fighter who dies and to which a line of duty death
14 benefit is reasonably expected to be payable pursuant to section
15 97A.6, subsection 16, section 97B.52, subsection 2, or section
16 411.6, subsection 15, until such time as the determination of
17 whether to provide a line of duty death benefit is made.

18 b. "Employer" means a governing body, a county board of
19 supervisors, or a city council.

20 2. ~~a. If a governing body, a county board of supervisors,~~
21 ~~or a city council an employer~~ has procured accident or health
22 care coverage for its employees under this chapter, such
23 coverage shall ~~permit~~ require continuation of existing coverage
24 or reenrollment in previously existing coverage for the surviving
25 spouse and each surviving child of an eligible peace officer or
26 fire fighter and the employer shall pay the full premium.

27 ~~b. A governing body, a county board of supervisors, or a city~~
28 ~~council shall also permit continuation of existing coverage for~~
29 ~~the surviving spouse and each surviving child of a peace officer~~
30 ~~as defined in section 801.4, or a fire fighter who dies and to~~
31 ~~which a line of duty death benefit is reasonably expected to be~~
32 ~~payable pursuant to section 97A.6, subsection 16, section 97B.52,~~
33 ~~subsection 2, or section 411.6, subsection 15, until such time~~
34 ~~as the determination of whether to provide a line of duty death~~
35 ~~benefit is made.~~

1 ~~3. A governing body, a county board of supervisors, or a~~
2 ~~city council providing accident or health care coverage under~~
3 ~~this section shall not be required to pay for the cost of~~
4 ~~the coverage. However, a governing body, a county board of~~
5 ~~supervisors, or a city council may pay the full cost or a portion~~
6 ~~of the cost of the coverage. If the full cost of the coverage~~
7 ~~is not paid, a surviving spouse and each surviving child eligible~~
8 ~~for coverage under this section may elect to continue accident~~
9 ~~or health care coverage by paying that portion of the cost of~~
10 ~~the coverage not paid by the governing body, county board of~~
11 ~~supervisors, or city council.~~

12 ~~4. 3.~~ A governing body, a county board of supervisors, or
13 a city council An employer shall notify the provider of accident
14 or health care coverage for its employees of a surviving spouse
15 and each surviving child to be provided coverage pursuant to the
16 requirements of this section.

17 ~~5. 4.~~ This section shall not require continuation of
18 coverage if the surviving spouse or surviving child who would
19 otherwise be entitled to continuation of coverage under this
20 section was, through the surviving spouse's or surviving child's
21 actions, a substantial contributing factor to the death of the
22 eligible peace officer or fire fighter.

23 Sec. 2. NEW SECTION. **509A.13F Health insurance coverage —**
24 **fire fighters and peace officers.**

25 1. For the purposes of this section:

26 a. "*Eligible peace officer or fire fighter*" means a peace
27 officer as defined in section 801.4, or a fire fighter, who
28 is receiving an accidental disability benefit as a result of a
29 work-related physical disability or injury.

30 b. "*Employer*" means a governing body, a county board of
31 supervisors, or a city council.

32 2. If an employer has procured accident or health care
33 coverage for its active employees pursuant to a collective
34 bargaining agreement or employer policy, the employer must
35 provide, at the employer's expense, such coverage for an eligible

1 peace officer or fire fighter until the date the eligible peace
2 officer or fire fighter turns fifty-five years old.

3

EXPLANATION

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The inclusion of this explanation does not constitute agreement with

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the explanation's substance by the members of the general assembly.

6

This bill relates to health insurance coverage for surviving
7 spouses and children of deceased fire fighters and peace
8 officers; and health insurance coverage for disabled or injured
9 fire fighters and peace officers.

10

Under current law, if a governing body, a county board of
11 supervisors, or a city council has procured accident or health
12 care coverage (coverage) for its employees, such coverage shall
13 permit continuation of existing coverage or reenrollment in
14 previously existing coverage for the surviving spouse and each
15 surviving child (surviving family) of an eligible peace officer
16 or fire fighter.

17

The bill eliminates the provision under current law that
18 an employer providing accident or health care coverage is not
19 required to pay for the cost of the coverage, but may pay the
20 full cost or a portion of the cost of the coverage. The bill
21 eliminates the provision under current law that if the full cost
22 of the coverage is not paid, a surviving family eligible for
23 coverage may elect to continue accident or health care coverage
24 by paying that portion of the cost of the coverage not paid by
25 the employer.

26

Under the bill, if an employer has procured accident or health
27 care coverage for its employees, such coverage shall require
28 continuation of existing coverage or reenrollment in previously
29 existing coverage for the surviving family of an eligible peace
30 officer or fire fighter, and the employer shall pay the full
31 premium. The bill defines "employer" as a governing body, a
32 county board of supervisors, or a city council.

33

Under the bill, if an employer has procured accident or
34 health care coverage for its active employees pursuant to a
35 collective bargaining agreement or employer policy, the employer

1 must provide, at the employer's expense, such coverage for a
2 peace officer or a fire fighter who is receiving an accidental
3 disability benefit as a result of a work-related physical
4 disability or injury until the date the eligible peace officer
5 or fire fighter turns 55 years old.

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