

House Study Bill 783 - Introduced

HOUSE FILE _____
BY (PROPOSED COMMITTEE ON
WAYS AND MEANS BILL BY
CHAIRPERSON NORDMAN)

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:

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

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

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

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

9 (1) A peace officer as defined in section 801.4~~7~~ or a

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

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

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

21 2. ~~a.~~ If ~~a governing body, a county board of supervisors,~~
22 ~~or a city council~~ an employer has procured accident or health
23 care coverage for its employees under this chapter, such
24 coverage shall ~~permit~~ require continuation of existing coverage
25 or reenrollment in previously existing coverage for twenty-four
26 consecutive months, beginning on the date of the eligible peace
27 officer's or fire fighter's death, for the surviving spouse
28 and each surviving child of an eligible peace officer or fire
29 fighter and the employer shall pay the full premium.

30 ~~b.~~ ~~A governing body, a county board of supervisors, or~~
31 ~~a city council shall also permit continuation of existing~~
32 ~~coverage for the surviving spouse and each surviving child~~
33 ~~of a peace officer as defined in section 801.4, or a fire~~
34 ~~fighter who dies and to which a line of duty death benefit is~~
35 ~~reasonably expected to be payable pursuant to section 97A.6,~~

1 ~~subsection 16, **section 97B.52, subsection 2**, or section 411.6,~~
2 ~~subsection 15, until such time as the determination of whether~~
3 ~~to provide a line of duty death benefit is made.~~

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

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

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

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

28 1. For the purposes of this section:

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

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

35 2. If an employer has procured accident or health care

1 coverage for its active employees pursuant to a collective
2 bargaining agreement or employer policy, the employer must
3 provide, at the employer's expense, such coverage for an
4 eligible peace officer or fire fighter for twenty-four
5 consecutive months beginning on the date of the eligible peace
6 officer's or fire fighter's work-related physical disability
7 or injury.

8

EXPLANATION

9 The inclusion of this explanation does not constitute agreement with
10 the explanation's substance by the members of the general assembly.

11 This bill relates to health insurance coverage for surviving
12 spouses and children of deceased fire fighters and peace
13 officers; and health insurance coverage for disabled or injured
14 fire fighters and peace officers.

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

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

31 Under the bill, if an employer has procured accident or
32 health care coverage for its employees, such coverage shall
33 require continuation of existing coverage or reenrollment in
34 previously existing coverage for 24 months, beginning on the
35 date of the death, for the surviving family of an eligible

1 peace officer or fire fighter, and the employer shall pay the
2 full premium. The bill defines "employer" as a governing body,
3 a county board of supervisors, or a city council.

4 Under the bill, if an employer has procured accident or
5 health care coverage for its active employees pursuant to
6 a collective bargaining agreement or employer policy, the
7 employer must provide, at the employer's expense, such coverage
8 for a peace officer or a fire fighter who is receiving an
9 accidental disability benefit as a result of a work-related
10 physical disability or injury for 24 months beginning on the
11 date of the disability or injury.