



House of Representatives

General Assembly

File No. 355

January Session, 2025

House Bill No. 6973

House of Representatives, March 31, 2025

The Committee on Insurance and Real Estate reported through REP. WOOD of the 29th Dist., Chairperson of the Committee on the part of the House, that the bill ought to pass.

AN ACT CONCERNING HEALTH INSURANCE PREMIUMS FOR MEMBERS OF VOLUNTEER FIRE DEPARTMENTS AND VOLUNTEER AMBULANCE SERVICES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Subsection (a) of section 7-464 of the general statutes is
2 repealed and the following is substituted in lieu thereof (*Effective October*
3 *1, 2025*):

4 (a) Any town, city or borough may, through its authorized officials,
5 provide such form or forms of group life, health and accident and
6 hospital plan benefits for its employees as it deems advisable. Any town,
7 city or borough that provides health and accident and hospital plan
8 benefits for its employees may arrange and procure the same benefits
9 for each active member of a volunteer fire company or department or
10 volunteer ambulance service or company within such town, city or
11 borough, provided the member (1) elects coverage under such plan or
12 plans, (2) pays [one hundred per cent] a percentage of the premium
13 charged as negotiated between such town, city or borough and such

- 14 member and any additional costs for such coverage, and (3) meets the
15 requirements for active status set forth by said town, city or borough.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	<i>October 1, 2025</i>	7-464(a)
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INS *Joint Favorable*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact: None

Municipal Impact:

Municipalities	Effect	FY 26 \$	FY 27 \$
Various Municipalities	Potential Cost	See Below	See Below

Explanation

The bill results in a potential cost to municipalities with volunteer fire departments and/or ambulance services for the negotiated percentage of health premiums paid on behalf of such volunteer who elects coverage under such a plan provided within the municipality.

The Out Years

The annualized ongoing fiscal impact identified above would continue into the future subject to inflation.

OLR Bill Analysis**HB 6973*****AN ACT CONCERNING HEALTH INSURANCE PREMIUMS FOR MEMBERS OF VOLUNTEER FIRE DEPARTMENTS AND VOLUNTEER AMBULANCE SERVICES.*****SUMMARY**

This bill allows municipalities to pay a portion of the premium for its employee group insurance plan for active members of its volunteer fire department and ambulance service who elect to participate in the plan.

Under current law, a municipality may allow active members of these volunteer organizations to join its employee group insurance plan if the volunteer (1) elects to enroll in the plan, (2) agrees to pay 100% of the premium charged and any additional costs, and (3) meets the town's requirements for active status. The bill allows the municipality and the volunteer to negotiate the percentage of the premium the volunteer would pay rather than requiring the volunteer to pay 100%.

The bill applies to any town, city, or borough that provides employees with group life, health, accident, and hospital plan benefits.

EFFECTIVE DATE: October 1, 2025

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 12 Nay 1 (03/13/2025)