

---

## 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)