



# House of Representatives

General Assembly

**File No. 266**

February Session, 2026

Substitute House Bill No. 5403

*House of Representatives, March 31, 2026*

The Committee on Public Safety and Security reported through REP. BOYD of the 50th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

***AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR SURVIVORS OF UNPAID VOLUNTEER FIREFIGHTERS AND STATE MARSHALS.***

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

1 Section 1. Subsection (i) of section 3-123bbb of the 2026 supplement  
2 to the general statutes is repealed and the following is substituted in lieu  
3 thereof (*Effective October 1, 2026*):

4 (i) (1) A nonstate public employer that provides coverage pursuant to  
5 a partnership plan to a first responder or unpaid volunteer firefighter  
6 who is killed in the line of duty shall continue to provide such coverage  
7 to the survivors of such first responder or unpaid volunteer firefighter  
8 who were covered under such plan at the time of such first responder's  
9 or unpaid volunteer firefighter's death. Such coverage shall continue  
10 without break for a period of one year after such first responder's or  
11 unpaid volunteer firefighter's death, and may be renewed annually for  
12 up to five years. Such nonstate public employer shall facilitate  
13 continuation and renewal of such coverage. For purposes of this

14 subsection, "unpaid volunteer firefighter" means a uniformed member  
15 of a fire department who performs firefighting duties for the fire  
16 department but is unpaid for performing such firefighting duties.

17 (2) (A) A nonstate public employer that did not provide coverage  
18 pursuant to a partnership plan to a first responder or unpaid volunteer  
19 firefighter who is killed in the line of duty shall apply for coverage  
20 pursuant to a partnership plan for those survivors of such first  
21 responder or unpaid volunteer firefighter who were receiving health  
22 care benefit coverage through a plan offered to such first responder or  
23 unpaid volunteer firefighter at the time of such first responder's or  
24 unpaid volunteer firefighter's death, at the request of such survivors.

25 (B) A nonstate public employer shall apply for such coverage  
26 pursuant to a partnership plan (i) regardless of whether such first  
27 responder was an employee of the nonstate public employer at the time  
28 of such first responder's death, and (ii) despite such unpaid volunteer  
29 firefighter not having been an employee of the nonstate public employer  
30 at the time of such unpaid volunteer firefighter's death. For any first  
31 responder who was not an employee of a nonstate public employer at  
32 the time of such first responder's death, and for any unpaid volunteer  
33 firefighter, the nonstate public employer to which the first responder or  
34 unpaid volunteer firefighter provided services in the capacity of a first  
35 responder or unpaid volunteer firefighter at the time of such first  
36 responder's or unpaid volunteer firefighter's death shall apply for such  
37 coverage.

38 (C) The Comptroller shall accept such application upon the terms and  
39 conditions applicable to the partnership plan for enrollment and  
40 provision of coverage to such survivors for one year. Such enrollment  
41 and coverage may be renewed annually for up to five years. Such  
42 nonstate public employer shall facilitate initiation and renewal of such  
43 enrollment and coverage.

44 (3) In accordance with the provisions of subsection (b) of section 3-  
45 122a and subdivision (2) of subsection (c) of section 3-123eee, the  
46 Comptroller shall reimburse a nonstate public employer making

47 payments pursuant to this subsection for the total cost of such payments  
48 from the Fallen Hero Fund established pursuant to subsection (b) of  
49 section 3-122a.

50 Sec. 2. Subsection (a) of section 5-259 of the 2026 supplement to the  
51 general statutes is repealed and the following is substituted in lieu  
52 thereof (*Effective October 1, 2026*):

53 (a) The Comptroller, with the approval of the Attorney General and  
54 of the Insurance Commissioner, shall arrange and procure a group  
55 hospitalization and medical and surgical insurance plan or plans for (1)  
56 state employees, (2) members of the General Assembly who elect  
57 coverage under such plan or plans, (3) participants in an alternate  
58 retirement program who meet the service requirements of section 5-162  
59 or subsection (a) of section 5-166, (4) anyone receiving benefits under  
60 section 5-144 or from any state-sponsored retirement system, except the  
61 teachers' retirement system and the municipal employees retirement  
62 system, (5) judges of probate and Probate Court employees, (6) the  
63 surviving spouse, and any dependent children of a state police officer, a  
64 member of an organized local police department, a firefighter or a  
65 constable who performs criminal law enforcement duties who dies  
66 before, on or after June 26, 2003, as the result of injuries received while  
67 acting within the scope of such officer's or firefighter's or constable's  
68 employment and not as the result of illness or natural causes, and whose  
69 surviving spouse and dependent children are not otherwise eligible for  
70 a group hospitalization and medical and surgical insurance plan.  
71 Coverage for a dependent child pursuant to this subdivision shall  
72 terminate no earlier than the end of the calendar year during whichever  
73 of the following occurs first, the date on which the child: Becomes  
74 covered under a group health plan through the dependent's own  
75 employment; or attains the age of twenty-six, (7) employees of the  
76 Capital Region Development Authority established by section 32-601,  
77 (8) the surviving spouse and dependent children of any employee of a  
78 municipality who dies on or after October 1, 2000, as the result of  
79 injuries received while acting within the scope of such employee's  
80 employment and not as the result of illness or natural causes, and whose

81 surviving spouse and dependent children are not otherwise eligible for  
82 a group hospitalization and medical and surgical insurance plan, [and]  
83 (9) state marshals, and (10) the surviving spouse and any dependent  
84 children of a state marshal who dies as the result of injuries received  
85 while serving a temporary restraining order and not as the result of  
86 illness or natural causes, and whose surviving spouse and dependent  
87 children are not otherwise eligible for a group hospitalization and  
88 medical and surgical insurance plan. For purposes of subdivision (8) of  
89 this subsection, "employee" means any regular employee or elective  
90 officer receiving pay from a municipality, "municipality" means any  
91 town, city, borough, school district, taxing district, fire district, district  
92 department of health, probate district, housing authority, regional  
93 workforce development board established under section 31-3k, flood  
94 commission or authority established by special act or regional council  
95 of governments. For purposes of subdivision (6) of this subsection,  
96 "firefighter" means any person who is regularly employed and paid by  
97 any municipality for the purpose of performing firefighting duties for a  
98 municipality on average of not less than thirty-five hours per week. The  
99 minimum benefits to be provided by such plan or plans shall be  
100 substantially equal in value to the benefits that each such employee or  
101 member of the General Assembly could secure in such plan or plans on  
102 an individual basis on the preceding first day of July. The state shall pay  
103 for each such employee and each member of the General Assembly  
104 covered by such plan or plans the portion of the premium charged for  
105 such member's or employee's individual coverage and seventy per cent  
106 of the additional cost of the form of coverage and such amount shall be  
107 credited to the total premiums owed by such employee or member of  
108 the General Assembly for the form of such member's or employee's  
109 coverage under such plan or plans. On and after January 1, 1989, the  
110 state shall pay for anyone receiving benefits from any such state-  
111 sponsored retirement system one hundred per cent of the portion of the  
112 premium charged for such member's or employee's individual coverage  
113 and one hundred per cent of any additional cost for the form of  
114 coverage. The balance of any premiums payable by an individual  
115 employee or by a member of the General Assembly for the form of

116 coverage shall be deducted from the payroll by the State Comptroller.  
 117 The total premiums payable shall be remitted by the Comptroller to the  
 118 insurance company or companies or nonprofit organization or  
 119 organizations providing the coverage. The amount of the state's  
 120 contribution per employee for a health maintenance organization option  
 121 shall be equal, in terms of dollars and cents, to the largest amount of the  
 122 contribution per employee paid for any other option that is available to  
 123 all eligible state employees included in the health benefits plan, but shall  
 124 not be required to exceed the amount of the health maintenance  
 125 organization premium.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2026	3-123bbb(i)
Sec. 2	October 1, 2026	5-259(a)

**PS**      *Joint Favorable Subst.*

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:**

Agency Affected	Fund-Effect	FY 27 \$	FY 28 \$
State Comptroller - Fringe Benefits	GF - Potential Cost	less than 40,000	less than 40,000

Note: GF=General Fund

**Municipal Impact:** None

**Explanation**

The bill, which extends health care coverage to survivors of state marshals who die from injuries received while serving a temporary restraining order, results in a cost to the State Comptroller - Fringe Benefits of less than \$40,000 annually beginning in FY 27 for the cost of medical premiums per qualifying beneficiary to the extent they elect coverage.

The bill additionally extends health care coverage under the partnership plan to survivors of unpaid volunteer firefighters killed in the line of duty which results in a net neutral fiscal impact to the state and municipalities facilitating coverage as the payments will be reimbursed by the Fallen Officer Fund.

**The Out Years**

The annualized ongoing fiscal impact identified above would continue into the future subject to instances where state marshals and unpaid volunteer firefighters are killed in the line of duty.

**OLR Bill Analysis****sHB 5403*****AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR SURVIVORS OF UNPAID VOLUNTEER FIREFIGHTERS AND STATE MARSHALS.*****SUMMARY**

This bill extends (1) nonstate public employer “partnership plan” health care coverage to the survivors of certain unpaid volunteer firefighters and (2) state employee health insurance coverage to the survivors of certain state marshals.

It also requires all nonstate public employers (for example, a municipality or other political subdivision of the state) to apply for partnership plan coverage for survivors of first responders or unpaid volunteer firefighters, even if they were not employees of the nonstate public employer at their time of death. (By law, first responders are emergency medical technicians, paid firefighters, paramedics, or police officers.)

By law, the state comptroller must use the Fallen Hero Fund (see BACKGROUND) to reimburse nonstate public employers for any payments made for partnership plan coverage for survivors of first responders. The bill similarly requires him to use the Fallen Hero Fund to reimburse nonstate public employers for payments made for partnership plan coverage for survivors of unpaid volunteer firefighters.

EFFECTIVE DATE: October 1, 2026

**PARTNERSHIP PLAN COVERAGE*****Unpaid Volunteer Firefighter Survivors***

By law, the comptroller must offer partnership plan coverage to

nonstate public employers and nonprofit employers.

As required under existing law for first responders, the bill requires a nonstate public employer that provided partnership plan coverage to an unpaid volunteer firefighter who is killed in the line of duty to continue to provide the coverage to the survivors who were covered under the plan when the firefighter died. The coverage must continue for one year after the death and may be renewed annually for up to five years. The nonstate public employer must facilitate the coverage continuation and renewal. Under the bill, “unpaid volunteer firefighters” are uniformed members of a fire department who perform firefighting duties for the department but are not paid.

Under the bill, as required under existing law for first responders, a nonstate public employer that did not provide partnership plan coverage to an unpaid volunteer firefighter killed in the line of duty must apply for partnership plan coverage for, and at the request of, the survivors who were receiving health insurance coverage through a plan offered to the firefighter at the time of death.

By law, the comptroller must accept the application on the terms and conditions applicable to the partnership plan for enrolling and covering the survivors for one year. The enrollment and coverage may be renewed annually for up to five years. The nonstate public employer must help with enrollment and coverage initiation and renewal.

#### ***Required Partnership Plan Application***

The bill requires nonstate public employers to apply for partnership plan coverage whether or not a first responder or unpaid volunteer firefighter was an employee of the nonstate public employer at the time of death. For first responders and unpaid volunteer firefighters who were not employees of a nonstate public employer at the time of death, the nonstate public employer they provided services to at the time of death must apply for coverage.

#### ***Fallen Hero Fund Reimbursement***

By law, nonstate public employers cannot require survivors of first

responders to pay for coverage under a partnership plan. Instead, the employer must cover the entire amount and be reimbursed from the Fallen Hero Fund for the total cost. The bill extends this requirement to survivors of unpaid volunteer firefighters.

### **STATE EMPLOYEE PLAN COVERAGE FOR STATE MARSHAL SURVIVORS**

The bill requires the state comptroller, with approval from the attorney general and the insurance commissioner, to allow the surviving spouse and dependent children of a state marshal to participate in the state employee health insurance plan. To be eligible, the (1) state marshal must have died as the result of injuries received while serving a temporary restraining order and not as the result of illness or natural causes and (2) surviving spouse and dependent children cannot otherwise be eligible for a group hospitalization and medical and surgical insurance plan.

### **BACKGROUND**

#### ***Fallen Hero Fund***

The Fallen Hero Fund is a non-lapsing fund the comptroller may use to pay surviving families of first responders who sustained injuries that were the direct and proximate cause of their death a death benefit, as well as municipalities that provide partnership plan coverage to those survivors. Within available appropriations, families are entitled to a lump sum death benefit payment of \$100,000.

#### ***Related Bills***

sHB 5003 (§§ 11 & 12), favorably reported by the Labor and Public Employees Committee, similarly requires health care plan coverage to be extended to the survivors of unpaid volunteer firefighters and state marshals. It requires (1) nonstate public employers to continue providing coverage to survivors of an unpaid volunteer firefighter or, if they were not providing coverage, apply for coverage for the survivors through a partnership plan and (2) the comptroller to let the surviving spouse and dependent children of an unpaid volunteer firefighter or state marshal to participate in the state employee health insurance plan.

sSB 410, favorably reported by the Public Safety and Security Committee, expands the Fallen Hero Fund to provide compensation for firefighter cancer deaths. It also requires nonstate public employers to provide benefits under a partnership plan to survivors of first responders that died due to certain cancers. These employers must be reimbursed from the firefighters cancer relief account instead of the Fallen Hero Fund.

**COMMITTEE ACTION**

Public Safety and Security Committee

Joint Favorable Substitute

Yea 29 Nay 0 (03/17/2026)