



General Assembly

Substitute Bill No. 5403

February Session, 2026



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2 to the general statutes is repealed and the following is substituted in lieu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	<i>October 1, 2026</i>	3-123bbb(i)
Sec. 2	<i>October 1, 2026</i>	5-259(a)

PS *Joint Favorable Subst.*