
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)