

# Legislative Analysis



## HEALTH BENEFITS FOR SURVIVORS OF SAFETY OFFICERS WHO DIE IN THE LINE OF DUTY

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### House Bill 4821

Sponsor: Rep. Kathy Angerer

### House Bill 4822

Sponsor: Rep. Barb Byrum

### House Bill 4823

Sponsor: Rep. Mike Nofs

Committee: Intergovernmental, Urban, and Regional Affairs

Complete to 6-8-07

## A SUMMARY OF HOUSE BILLS 4821-4823 AS INTRODUCED 5-24-07

Each of the bills would amend the Public Safety Officers Benefit Act (MCL 28.632), an act that provides compensation to dependents of public safety officers killed or permanently and totally disabled in the line of duty. The bills would specify that in the case of public safety officers who die in the line of duty, the state would provide the surviving spouse and the officer's dependents health insurance comparable to the insurance coverage the officer was receiving before his or her death. Coverage would cease for the spouse if the spouse qualified for comparable health insurance from another provider and for a dependent upon his or her 18<sup>th</sup> birthday.

House Bill 4821 would apply to firefighters. House Bill 4822 would apply to law enforcement officers. House Bill 4823 would apply to emergency first responders.

The bills also would specifically add "emergency first responder" to the list of officers who qualify under the definition of "public safety officer," and would provide a definition of "emergency first responder" by referring to Section 20950 of the Public Health Code, under which such professionals are licensed. Currently "public safety officer" includes law enforcement officers, firefighters, rescue squad members, and ambulance crew members.

[Under the act, the state currently pays a one-time \$25,000 benefit for the care of a public safety officer permanently and totally disabled in the line of duty or to the family of an officer killed in the line of duty. The payments are made from a special Public Safety Officers Benefit Fund.]

### FISCAL IMPACT:

Each of the bills would have an indeterminate fiscal impact on state and local governments. The current cost for health insurance for each State Police trooper is about

\$12,500 per year, the cost for each enlisted State Police law enforcement officer other than a trooper is about \$16,000 per year, and the cost for local level police officers and firefighters is about \$12,600 per year. The cost for local level police officers and firefighters is based on a survey of three Michigan counties, taking the average of the three costs paid by the counties. No data is available for emergency first responders other than police officers and firefighters.

An average of five claims have been paid from the Public Safety Officers Benefit Program each year since the program began in 2004. Based on this average, the initial cost of the these bills could be anywhere from about \$63,000 to \$80,000 per year, depending on if the police officers, firefighters, and emergency first responders killed or permanently disabled in the line of duty are state employees or local government employees or a combination of both. These costs would increase each year when more survivors of police officers, firefighters, and emergency first responders killed or permanently disabled in the line of duty would apply for and receive the health insurance benefits. Also, the costs of health insurance coverage would probably increase each year. It is unknown how many surviving spouses would keep receiving these benefits until they qualify for other comparable health insurance from another provider or until surviving dependents reach their 18th birthday.

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