

**SENATE
STATE OF MINNESOTA
NINETY-FOURTH SESSION**

S.F. No. 4464

(SENATE AUTHORS: HOWE and Hoffman)

DATE	D-PG	OFFICIAL STATUS
03/17/2026	6739	Introduction and first reading
		Referred to State and Local Government
04/07/2026	7918	Author added Hoffman

1.1 A bill for an act

1.2 relating to retirement; continued health insurance coverage for peace officers and

1.3 firefighters disabled in the line of duty; modifying eligibility to receive continued

1.4 health insurance coverage for which the employer must pay the employer

1.5 contribution; amending Minnesota Statutes 2025 Supplement, section 299A.465,

1.6 subdivision 1.

1.7 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.8 Section 1. Minnesota Statutes 2025 Supplement, section 299A.465, subdivision 1, is

1.9 amended to read:

1.10 Subdivision 1. **Peace officer or firefighter disabled in line of duty.** (a) This subdivision

1.11 applies to any peace officer or firefighter:

1.12 (1) who the Public Employees Retirement Association or the Minnesota State Retirement

1.13 System determines is eligible to receive a duty disability benefit pursuant to section 353.656

1.14 or 352B.10, subdivision 1, respectively; ~~or~~

1.15 (2) who does not qualify to receive a duty disability benefit by operation of the eligibility

1.16 requirement under section 353.656, subdivision 1, paragraph (b), clause (2); or

1.17 ~~(2)~~ (3) who is a member of a local police or salaried firefighters relief association and

1.18 qualifies for a duty disability benefit under the terms of plans of the relief associations, and

1.19 the peace officer or firefighter has discontinued public service as a peace officer or firefighter

1.20 as a result of a disabling injury and has been determined, by the Public Employees Retirement

1.21 Association, to have otherwise met the duty disability criteria set forth in section 353.01,

1.22 subdivision 41.

2.1 (b) If a peace officer or firefighter described in paragraph (a), clause (2), wishes to
2.2 receive continued health insurance coverage under this section, the peace officer or firefighter
2.3 must submit a request for coverage to the executive director of the Public Employees
2.4 Retirement Association. Determinations made in accordance with paragraph (a) are binding
2.5 on the peace officer or firefighter, employer, and state. The determination must be made by
2.6 the executive director of the Public Employees Retirement Association or by the executive
2.7 director of the Minnesota State Retirement System, whichever applies, and is not subject
2.8 to section 356.96, subdivision 2. Upon making a determination, the executive director must
2.9 provide written notice to the peace officer or firefighter and the employer. The notice must
2.10 include a written statement of the reasons for the determination. If the notice is from the
2.11 executive director of the Minnesota State Retirement System, the notice must also include:

2.12 (1) a notice that the ~~person~~ peace officer or firefighter may petition for a review of the
2.13 determination by requesting that a contested case be initiated before the Office of
2.14 Administrative Hearings, the cost of which must be borne by the peace officer or firefighter
2.15 and the employer; and

2.16 (2) a statement that any ~~person~~ peace officer or firefighter who does not petition for a
2.17 review within 60 days is precluded from contesting issues determined by the executive
2.18 director in any other administrative review or court procedure.

2.19 If, prior to the contested case hearing, additional information is provided to support the
2.20 claim for duty disability as defined in section 352B.011, subdivision 7, the executive director
2.21 may reverse the determination without the requested hearing. If a hearing is held before the
2.22 Office of Administrative Hearings, the determination rendered by the judge conducting the
2.23 fact-finding hearing is a final decision and order under section 14.62, subdivision 2a, and
2.24 is binding on the applicable executive director, the peace officer or firefighter, employer,
2.25 and state. Review of a final determination made by the Office of Administrative Hearings
2.26 under this section may only be obtained by writ of certiorari to the Minnesota Court of
2.27 Appeals under sections 14.63 to 14.68. Only the peace officer or firefighter, employer, and
2.28 state have standing to participate in a judicial review of the decision of the Office of
2.29 Administrative Hearings.

2.30 (c) The peace officer's or firefighter's employer must continue to provide health coverage
2.31 and pay for the coverage as required by paragraphs (d) to (g) for:

2.32 (1) the peace officer or firefighter; and

3.1 (2) the peace officer's or firefighter's dependents if the peace officer or firefighter was
 3.2 receiving dependent coverage at the time of the injury under the employer's group health
 3.3 plan.

3.4 (d) If a peace officer or firefighter satisfies clause (1), (2), or (3), the employer is
 3.5 responsible for the continued payment of the employer's contribution for health insurance
 3.6 coverage of the peace officer or firefighter and, if applicable, the peace officer's or
 3.7 firefighter's dependents until the peace officer or firefighter reaches age 65 or, if deceased,
 3.8 would have reached age 65, even if the peace officer's or firefighter's disability benefits
 3.9 have ceased under section 353.656, subdivision 5a, paragraph (b):

3.10 ~~(d) For an~~ (1) the peace officer or firefighter who has applied for or, been approved to
 3.11 receive benefits, or is receiving benefits under section 353.656 prior to the date of enactment
 3.12 ~~or an~~ before May 24, 2025;

3.13 (2) the peace officer or firefighter who applies has applied for and is, been approved for,
 3.14 or is receiving total and permanent duty disability benefits under section 353.656, subdivision
 3.15 1a, the employer is responsible for the continued payment of the employer's contribution
 3.16 for health coverage of the officer or firefighter and, if applicable, the officer's or firefighter's
 3.17 dependents. Coverage must continue for the officer or firefighter and, if applicable, the
 3.18 officer's or firefighter's dependents until the officer or firefighter reaches age 65 or, if
 3.19 deceased, would have reached age 65.; or

3.20 (3) on or after May 24, 2025, the peace officer or firefighter has applied for, been
 3.21 approved to receive, or is receiving benefits under section 353.656 for a duty disability that
 3.22 is not based solely on a psychological condition as defined in section 353.032, subdivision
 3.23 1.

3.24 ~~(e) For an~~ a peace officer or firefighter approved to receive benefits under section 353.656
 3.25 on or after the date of enactment and May 24, 2025, who is not approved for total and
 3.26 permanent duty disability benefits under section 353.656, subdivision 1a, and who is not a
 3.27 peace officer or firefighter described in paragraph (d), clause (3), the employer is responsible
 3.28 for the continued payment of the employer's contribution for health coverage of the peace
 3.29 officer or firefighter and, if applicable, the peace officer's or firefighter's dependents.
 3.30 ~~Coverage must continue~~ as follows:

3.31 (1) for the peace officer or firefighter for a period of 60 months or, if earlier, until the
 3.32 peace officer or firefighter reaches age 65; and

3.33 (2) for the peace officer's or firefighter's dependents for a period of 60 months.

4.1 (f) For ~~an~~ a peace officer or firefighter who has applied for or been approved to receive
4.2 benefits under section 352B.10, subdivision 1, the employer is responsible for the continued
4.3 payment of the employer's contribution for health coverage of the peace officer or firefighter
4.4 and, if applicable, the peace officer's or firefighter's dependents. Coverage must continue
4.5 for the peace officer or firefighter and, if applicable, the peace officer's or firefighter's
4.6 dependents until the peace officer or firefighter reaches age 65 or, if deceased, would have
4.7 reached age 65.

4.8 (g) The employer is not required to continue health coverage for dependents after the
4.9 person is no longer a dependent.

4.10 (h) ~~An~~ A peace officer or firefighter who has applied for or been approved to receive
4.11 benefits under section 353.656 may affirmatively waive health coverage under this section
4.12 but must not receive any payment or other consideration from the employer in exchange
4.13 for waiver of the coverage. Any agreement entered into between ~~an~~ a peace officer or
4.14 firefighter who has applied for or been approved to receive benefits under section 353.656
4.15 and the peace officer's or firefighter's employer or the employer's agent providing for
4.16 compensation for a waiver of coverage under this section is void. Nothing in this subdivision
4.17 shall be construed to render void any agreement entered into prior to the date of enactment.

4.18 (i) Once a duty disability determination is made pursuant to section 353.656, the employer
4.19 has no right to challenge and is prohibited from challenging the continuation and payment
4.20 of health coverage under this section.

4.21 **EFFECTIVE DATE.** This section is effective retroactively from May 24, 2025.