

SB 350-FN - AS AMENDED BY THE SENATE

02/08/2024 0260s

04/05/2024 1270s

2024 SESSION

24-2828

10/05

SENATE BILL

350-FN

AN ACT relative to gap health insurance coverage for prima facie presumptive conditions for emergency response/public safety workers.

SPONSORS: Sen. Soucy, Dist 18; Sen. Birdsell, Dist 19; Sen. Carson, Dist 14; Sen. Chandley, Dist 11; Rep. Goley, Hills. 21; Rep. O'Brien, Hills. 10; Rep. Soucy, Merr. 21

COMMITTEE: Health and Human Services

ANALYSIS

This bill requires that emergency response/public safety workers denied workers' compensation claims related to any claim of injury to which a prima facie presumption applies shall maintain their health insurance benefit until a final determination is made.

Explanation: Matter added to current law appears in ***bold italics***.
 Matter removed from current law appears ~~[in brackets and struckthrough]~~
 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty Four

AN ACT relative to gap health insurance coverage for prima facie presumptive conditions
for emergency response/public safety workers.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 New Section; Workers' Compensation; Emergency Responders; Health Insurance. Amend
2 RSA 281-A by inserting after section 17-e the following new section:

3 281-A:17-f Emergency Response/Public Safety Worker; Insurance Coverage. If an emergency
4 response/public safety worker, as defined in RSA 281-A:2, V-c, petitions for hearing in response to a
5 memorandum of denial filed under RSA 281-A:42, I(b) related to any claim of injury to which a
6 prima facie presumption applies:

7 I. The employer shall maintain any health insurance benefit at the value of a single
8 employee insurance premium until such time that the commissioner makes a final determination,
9 including any appeal.

10 II. Once claimed, the period for which this benefit is payable shall not exceed 18 months.

11 III. The employee shall be eligible for this benefit starting at the beginning of his or her
12 employment and for a period of 20 years from the effective date of separation from service.

13 2 Effective Date. This act shall take effect 60 days after its passage.

SB 350-FN- FISCAL NOTE
AS AMENDED BY THE SENATE (AMENDMENT #2024-1270s)

AN ACT relative to gap health insurance coverage for prima facie presumptive conditions for emergency response/public safety workers.

FISCAL IMPACT: ☒ State ☒ County ☒ Local ☐ None

Estimated State Impact - Increase / (Decrease)				
	FY 2024	FY 2025	FY 2026	FY 2027
Revenue	\$0	\$0	\$0	\$0
<i>Revenue Fund(s)</i>	None			
Expenditures	\$0	Indeterminable Increase	Indeterminable Increase	Indeterminable Increase
<i>Funding Source(s)</i>	Various Government Funds			
Appropriations	\$0	\$0	\$0	\$0
<i>Funding Source(s)</i>	None			

- Does this bill provide sufficient funding to cover estimated expenditures? ☒ No
- Does this bill authorize new positions to implement this bill? ☒ No

Estimated Political Subdivision Impact - Increase / (Decrease)				
	FY 2024	FY 2025	FY 2026	FY 2027
County Revenue	\$0	\$0	\$0	\$0
County Expenditures	\$0	Indeterminable Increase	Indeterminable Increase	Indeterminable Increase
Local Revenue	\$0	\$0	\$0	\$0
Local Expenditures	\$0	Indeterminable Increase	Indeterminable Increase	Indeterminable Increase

METHODOLOGY:

This bill requires that emergency response/public safety workers denied workers' compensation claims related to any claim of injury to which a prima facie presumption applies shall maintain their health insurance benefit until a final determination is made.

The Department of Administrative Services indicates the fiscal impact to the State Employee and Retiree Health Benefit Plan (HBP) is indeterminable because it cannot predict the number of emergency response/public safety workers that may become eligible for this benefit or how long the covered period for such workers will last. The Department is also unable to predict the

healthcare services eligible employees may utilize and the impact on overall plan costs. The active employee 2024 monthly premium for single HMO plan coverage is \$905.

The Department of Labor states it is unlikely that the bill would have significant impact on expenditures at the state, county or local level. It is possible that some state, county or local employers will incur the cost providing for ongoing health insurance benefit in some circumstances but quantification of the cost is difficult to determine. It is possible that some public employers may violate the law resulting in civil penalty but such impact is presumed to be minimal.

The New Hampshire Association of Counties states the bill is unclear as to how this change would work with existing policies and it does not designate who pays for these services.

The New Hampshire Municipal Association indicates it is not able to determine the fiscal impact of this bill as it does not have access to the data needed to make a determination.

AGENCIES CONTACTED:

Departments of Labor, Administrative Services, New Hampshire Association of Counties and New Hampshire Municipal Association