

# **HB 217 Volunteer Emergency Medical Personnel Insurance Program Amendments (Rep D.N. Johnson)**

## **Anticipated Fiscal Impact for State:**

**No Fiscal Impact Given Ongoing Appropriations for Program**

## **Summary**

The Volunteer Emergency Medical Insurance Program was created in 2022 to recruit and retain more volunteer EMS personnel by offering health insurance coverage and received ongoing appropriations to that end.

Thus far, the program has not attracted as many participants as expected. HB 217 modifies the Program to include additional insurance benefits, enhanced outreach efforts, larger participant pool, and greater administrative flexibility to attract and retain more participants. These modifications are designed to come within existing appropriations, not exceed them.

For the insurance benefits expected to be included in the program:

The monthly medical coverage premium cost for the program for FY 2024-25, inclusive of coverage and administrative fees other than the State EMS Department, would be:

Single: \$726.06  
Double: \$1,368.40  
Family: \$1,756.49

The monthly medical coverage premium cost for participants for FY 2024-25, inclusive of coverage and administrative fees other than the State EMS Department, would be:

Single: \$0  
Double: \$92.52  
Family \$182.39

The monthly dental coverage premium cost for the program for FY 2024-25, inclusive of coverage and administrative fees other than the State EMS Department, would be:

Single: \$49.26

Double \$62.82

Family \$88.75

The monthly dental coverage premium cost for participants for FY 2024-25, inclusive of coverage and administrative fees other than the State EMS Department, would be:

Single: \$0

Double: \$4.52

Family: \$13.17

The monthly cost of the basic life insurance benefit is \$8.41/month and covers:

- \$50,000 for death of participant
- \$10,000 for accidental death
- \$50,000 for line-of-duty death
- \$50,000 for accidental death and disability
- \$10,000 for death of spouse or child

The monthly cost for a \$1,000/month long-term disability benefit would be \$7.50/month.

Medical coverage for the program operates as an employer group within PEHP's Local Government Risk Pool. As such, the cost of providing insurance directly depends on the medical claims experience of program participants. Thus far, the program has not attracted participants with significantly higher medical risk than would be expected for a similar employer group. Should that change, rates could increase significantly. Features of the program that are important in maintaining a good medical risk profile and avoiding adverse risk selection include: (1) the level of meaningful participation in EMS activities and (2) minimizing the opportunity for a participant to select the program plan over another because the coverage is favorable.