



January 13, 2026

HOUSE BILL No. 1044

DIGEST OF HB 1044 (Updated January 13, 2026 11:36 am - DI 140)

Citations Affected: IC 5-10.

Synopsis: Insurance coverage for public safety employees. Provides that a public safety employee who: (1) becomes disabled on or after January 1, 2020; (2) receives a Class 1 or a Class 2 impairment benefit; and (3) is eligible for group health insurance coverage for the public safety employee and the public safety employee's spouse or dependents; must pay the same amount that the public safety employee would have been required to pay if still serving as a current active public safety employee employed by the local unit public employer. Specifies that the public safety employee must file a written request for insurance coverage with the employer before June 1, 2026, or within 90 days after the public safety employee begins receiving disability benefits, whichever is later. Provides that a surviving spouse or dependent of a public safety employee who dies in the line of duty must pay the same amount that the public safety employee would have been required to pay if still serving as a current active public safety employee employed by the local unit public employer for coverage selected by the surviving spouse or dependent under the group health insurance program.

Effective: Upon passage.

Pressel, Lawson, Goss-Reaves, Davis

December 2, 2025, read first time and referred to Committee on Insurance.
January 13, 2026, reported — Do Pass.

HB 1044—LS 6308/DI 141



January 13, 2026

Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

HOUSE BILL No. 1044

A BILL FOR AN ACT to amend the Indiana Code concerning state and local administration.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 5-10-8-2.2, AS AMENDED BY P.L.111-2019,
2 SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
3 UPON PASSAGE]: Sec. 2.2. (a) As used in this section, "dependent"
4 means a natural child, stepchild, or adopted child of a public safety
5 employee who:

6 (1) is less than eighteen (18) years of age;
7 (2) is at least eighteen (18) years of age and has a physical or
8 mental disability (using disability guidelines established by the
9 Social Security Administration); or
10 (3) is at least eighteen (18) and less than twenty-three (23) years
11 of age and is enrolled in and regularly attending a secondary
12 school or is a full-time student at an accredited college or
13 university.

14 (b) As used in this section, "public safety employee" means a
15 full-time firefighter, police officer, county police officer, or sheriff.

16 (c) This section applies only to local unit public employers and their
17 public safety employees.

HB 1044—LS 6308/DI 141



(d) A local unit public employer may provide programs of group health insurance for its active and retired public safety employees through one (1) of the following methods:

(1) By purchasing policies of group insurance.

(2) By establishing self-insurance programs.

(3) If the local unit public employer is a school corporation, by electing to provide the coverage through a state employee health plan under section 6.7 of this chapter.

A local unit public employer may provide programs of group insurance other than group health insurance for the local unit public employer's active and retired public safety employees by purchasing policies of group insurance and by establishing self-insurance programs. However, the establishment of a self-insurance program is subject to the approval of the unit's fiscal body.

(e) A local unit public employer may pay a part of the cost of group insurance for its active and retired public safety employees. However, a local unit public employer that provides group life insurance for its active and retired public safety employees shall pay a part of the cost of that insurance.

(f) A local unit public employer may not cancel an insurance contract under this section during the policy term of the contract.

(g) After June 30, 1989, a local unit public employer that provides a group health insurance program for its active public safety employees shall also provide a group health insurance program to the following persons:

(1) Retired public safety employees.

(2) Public safety employees who are receiving disability benefits under IC 36-8-6, IC 36-8-7, IC 36-8-7.5, IC 36-8-8, or IC 36-8-10.

(3) Surviving spouses and dependents of public safety employees who die while in active service or after retirement.

(h) A public safety employee who is retired or has a disability, **other than a Class 1 impairment that qualifies for benefits under IC 36-8-8-13.5(b) or a Class 2 impairment that qualifies for benefits under IC 36-8-8-13.5(c)**, and is eligible for group health insurance coverage under subsection (g)(1) or (g)(2):

(1) may elect to have the person's spouse, dependents, or spouse and dependents covered under the group health insurance program at the time the person retires or becomes disabled;

(2) must file a written request for insurance coverage with the employer within ninety (90) days after the person retires or begins receiving disability benefits; and

(3) must pay an amount equal to the total of the employer's and



the employee's premiums for the group health insurance for an active public safety employee (however, the employer may elect to pay any part of the person's premiums).

(i) This subsection applies to a public safety employee who becomes disabled on or after January 1, 2020. A public safety employee who receives a Class 1 impairment benefit under IC 36-8-8-13.5(b) or a Class 2 impairment benefit under IC 36-8-8-13.5(c) and is eligible for group health insurance coverage under subsection (g)(2):

(1) may elect to have the person's spouse, dependents, or spouse and dependents covered under the group health insurance program;

(2) must file a written request for insurance coverage with the employer:

(A) before June 1, 2026; or

(B) within ninety (90) days after the person begins receiving disability benefits;

whichever is later; and

(3) must pay the same amount that the person would have been required to pay if still serving as a current active public safety employee employed by the local unit public employer for coverage selected by the person (however, the employer may elect to pay any part of the person's premiums).

(†) (j) Except as provided in IC 5-10-18, IC 36-8-6-9.7(f), IC 36-8-6-10.1(h), IC 36-8-7-12.3(g), IC 36-8-7-12.4(j), IC 36-8-7.5-13.7(h), IC 36-8-7.5-14.1(i), IC 36-8-8-13.9(d), IC 36-8-8-14.1(h), and IC 36-8-10-16.5 for a surviving spouse or dependent of a public safety employee who dies in the line of duty, a surviving spouse or dependent who is eligible for group health insurance under subsection (g)(3):

(1) may elect to continue coverage under the group health insurance program after the death of the public safety employee;

(2) must file a written request for insurance coverage with the employer within ninety (90) days after the death of the public safety employee; and

(3) must pay the **same** amount that the public safety employee would have been required to pay ~~under this section if still serving as a current active public safety employee employed by the local unit public employer~~ for coverage selected by the surviving spouse or dependent (however, the employer may elect to pay any part of the surviving spouse's or dependents' premiums).

(f) (k) The eligibility for group health insurance under this section



1 for a public safety employee who is retired or has a disability ends on
2 the earlier of the following:

3 (1) When the public safety employee becomes eligible for
4 Medicare coverage as prescribed by 42 U.S.C. 1395 et seq.

5 (2) When the employer terminates the health insurance program
6 for active public safety employees.

7 (f) (1) A surviving spouse's **or spouse's** eligibility for group health
8 insurance under this section ends on the earliest of the following:

9 (1) When the surviving spouse **or spouse** becomes eligible for
10 Medicare coverage as prescribed by 42 U.S.C. 1395 et seq.

11 (2) When the unit providing the insurance terminates the health
12 insurance program for active public safety employees.

13 (3) The date of the surviving spouse's remarriage.

14 (4) When health insurance becomes available to the surviving
15 spouse **or spouse** through employment.

16 (f) (m) A dependent's eligibility for group health insurance under
17 this section ends on the earliest of the following:

18 (1) When the dependent becomes eligible for Medicare coverage
19 as prescribed by 42 U.S.C. 1395 et seq.

20 (2) When the unit providing the insurance terminates the health
21 insurance program for active public safety employees.

22 (3) When the dependent no longer meets the criteria set forth in
23 subsection (a).

24 (4) When health insurance becomes available to the dependent
25 through employment.

26 (f) (n) A public safety employee who is on leave without pay is
27 entitled to participate for ninety (90) days in any group health insurance
28 program maintained by the local unit public employer for active public
29 safety employees if the public safety employee pays an amount equal
30 to the total of the employer's and the employee's premiums for the
31 insurance. However, the employer may pay all or part of the employer's
32 premium for the insurance.

33 (f) (o) A local unit public employer may provide group health
34 insurance for retired public safety employees or their spouses not
35 covered by subsections (g) through (f) (m) and may provide group
36 health insurance that contains provisions more favorable to retired
37 public safety employees and their spouses than required by subsections
38 (g) through (f) (m). A local unit public employer may provide group
39 health insurance to a public safety employee who is on leave without
40 pay for a longer period than required by subsection (f) (n), and may
41 continue to pay all or a part of the employer's premium for the
42 insurance while the employee is on leave without pay.



1 SECTION 2. **An emergency is declared for this act.**

HB 1044—LS 6308/DI 141



COMMITTEE REPORT

Mr. Speaker: Your Committee on Insurance, to which was referred House Bill 1044, has had the same under consideration and begs leave to report the same back to the House with the recommendation that said bill do pass.

(Reference is to HB 1044 as introduced.)

CARBAUGH

Committee Vote: Yeas 13, Nays 0

HB 1044—LS 6308/DI 141

