



Reprinted  
February 17, 2026

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# ENGROSSED

## HOUSE BILL No. 1044

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DIGEST OF HB 1044 (Updated February 16, 2026 5:01 pm - DI 154)

**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 no more than the 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  
(Continued next page)

**Effective:** Upon passage.

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## Pressel, Lawson, Goss-Reaves, Davis

(SENATE SPONSORS — WALKER K, CRIDER, QADDOURA,  
RANDOLPH LONNIE M, HUNLEY, YODER)

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December 2, 2025, read first time and referred to Committee on Insurance.  
January 13, 2026, reported — Do Pass.  
January 15, 2026, read second time, ordered engrossed.  
January 16, 2026, engrossed.  
January 20, 2026, read third time, passed. Yeas 92, nays 0.

SENATE ACTION

January 26, 2026, read first time and referred to Committee on Insurance and Financial Institutions.  
February 12, 2026, reported favorably — Do Pass.  
February 16, 2026, read second time, amended, ordered engrossed.

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EH 1044—LS 6308/DI 141



Digest Continued

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. Specifies that if a public safety agency closes, merges, or otherwise ceases to exist, the local unit public employer that caused the public safety agency to cease to exist, shall continue to provide certain insurance coverage. 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.



Reprinted  
February 17, 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.

## ENGROSSED HOUSE BILL No. 1044

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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.

**EH 1044—LS 6308/DI 141**



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

4 (1) By purchasing policies of group insurance.

5 (2) By establishing self-insurance programs.

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

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

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

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

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

26 (1) Retired public safety employees.

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

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

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

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

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

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



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

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

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

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

15 (A) before June 1, 2026; or

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

18 whichever is later; and

19 (3) must pay no more than the amount that the person would  
 20 have been required to pay if still serving as a current active  
 21 public safety employee employed by the local unit public  
 22 employer for coverage selected by the person (however, the  
 23 employer may elect to pay any part of the person's  
 24 premiums).

25 **If a public safety agency closes, merges, or otherwise ceases to**  
 26 **exist, the local unit public employer that caused the public safety**  
 27 **agency to cease to exist, shall continue to provide the insurance**  
 28 **coverage required under this subsection.**

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

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

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

41 (3) must pay the **same** amount that the public safety employee  
 42 would have been required to pay ~~under this section~~ **if still serving**



1           **as a current active public safety employee employed by the**  
 2           **local unit public employer** for coverage selected by the surviving  
 3           spouse or dependent (however, the employer may elect to pay any  
 4           part of the surviving spouse's or dependents' premiums).

5           ~~(j)~~ **(k)** The eligibility for group health insurance under this section  
 6           for a public safety employee who is retired or has a disability ends on  
 7           the earlier of the following:

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

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

12          ~~(k)~~ **(l)** A surviving spouse's **or spouse's** eligibility for group health  
 13          insurance under this section ends on the earliest of the following:

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

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

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

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

21          ~~(l)~~ **(m)** A dependent's eligibility for group health insurance under  
 22          this section ends on the earliest of the following:

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

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

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

29          (4) When health insurance becomes available to the dependent  
 30          through employment.

31          ~~(m)~~ **(n)** A public safety employee who is on leave without pay is  
 32          entitled to participate for ninety (90) days in any group health insurance  
 33          program maintained by the local unit public employer for active public  
 34          safety employees if the public safety employee pays an amount equal  
 35          to the total of the employer's and the employee's premiums for the  
 36          insurance. However, the employer may pay all or part of the employer's  
 37          premium for the insurance.

38          ~~(n)~~ **(o)** A local unit public employer may provide group health  
 39          insurance for retired public safety employees or their spouses not  
 40          covered by subsections (g) through ~~(j)~~ **(m)** and may provide group  
 41          health insurance that contains provisions more favorable to retired  
 42          public safety employees and their spouses than required by subsections



1 (g) through ~~(h)~~ **(m)**. A local unit public employer may provide group  
2 health insurance to a public safety employee who is on leave without  
3 pay for a longer period than required by subsection ~~(m)~~; **(n)**, and may  
4 continue to pay all or a part of the employer's premium for the  
5 insurance while the employee is on leave without pay.

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



## 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

## COMMITTEE REPORT

Mr. President: The Senate Committee on Insurance and Financial Institutions, to which was referred House Bill No. 1044, has had the same under consideration and begs leave to report the same back to the Senate with the recommendation that said bill DO PASS.

(Reference is to HB 1044 as printed January 13, 2026.)

BALDWIN, Chairperson

Committee Vote: Yeas 7, Nays 0

## SENATE MOTION

Mr. President: I move that Engrossed House Bill 1044 be amended to read as follows:

Page 3, line 19, delete "the same amount" and insert "**no more than the amount**".

Page 3, between lines 23 and 24, begin a new line blocked left and insert:

**"If a public safety agency closes, merges, or otherwise ceases to exist, the local unit public employer that caused the public safety agency to cease to exist, shall continue to provide the insurance coverage required under this subsection."**

(Reference is to EHB 1044 as printed February 13, 2026.)

WALKER K

