

SENATE BILL No. 208

DIGEST OF INTRODUCED BILL

Citations Affected: IC 5-10-8; IC 5-10.5-4-2; IC 22-14-2-14.

Synopsis: Firefighter cancer insurance. Requires a group health insurance program for firefighters to provide coverage for the screening of certain forms of cancer. Requires a local unit public employer to provide cancer insurance for active firefighters, retired firefighters, and firefighters who are receiving disability benefits. Allows the board of trustees of the Indiana public retirement system to enter into agreements with one or more insurance companies to provide group cancer insurance for active firefighters, retired firefighters, and firefighters who are receiving disability benefits. Requires the department of homeland security to develop a firefighter cancer awareness and prevention program to provide relevant information to fire department personnel and volunteers concerning best practices for reducing the risk of cancer.

Effective: July 1, 2026.

Crider

January 8, 2026, read first time and referred to Committee on Pensions and Labor.



Introduced

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.

SENATE BILL No. 208

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

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

1 SECTION 1. IC 5-10-8-2.3 IS ADDED TO THE INDIANA CODE
2 AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
3 1, 2026]: **Sec. 2.3. (a) This section applies to a policy that is issued,
4 delivered, amended, or renewed after June 30, 2026.**
5 **(b) A group health insurance program established under section
6 2.2 of this chapter for firefighters must provide coverage for the
7 screening of:**
8 **(1) colon cancer;**
9 **(2) lung cancer;**
10 **(3) bladder cancer;**
11 **(4) oral cancer;**
12 **(5) thyroid cancer;**
13 **(6) skin cancer;**
14 **(7) blood cancer;**
15 **(8) breast cancer;**
16 **(9) cervical cancer;**
17 **(10) testicular cancer;**

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- (11) prostate cancer; and
- (12) any other form of cancer that is generally recognized as having a higher risk of occurrence in a person who performs firefighting services.

(c) Except as provided in subsection (d), the coverage required by this section may not be subject to any copayment, deductible, coinsurance, or other cost sharing requirement.

(d) If a group health insurance program established under section 2.2 of this chapter for firefighters is offered as a qualifying high deductible health plan for a health savings account, the group health insurance program shall establish cost sharing for the coverage under this section at the minimum level necessary to preserve the insured's ability to claim tax exempt contributions and withdrawal from the insured's health savings account under 26 U.S.C. 223.

SECTION 2. IC 5-10-8-2.4 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]: **Sec. 2.4. (a) As used in this section, "firefighter" means a full-time firefighter.**

(b) A local unit public employer shall provide cancer insurance for:

- (1) active firefighters;**
- (2) retired firefighters; and**
- (3) firefighters who are receiving disability benefits under IC 36-8-7 or IC 36-8-8.**

(c) A local unit public employer shall provide cancer insurance under subsection (b) through one (1) of the following methods:

(1) By purchasing policies of group insurance.

(2) By establishing self-insurance programs.

(3) If the board of trustees of INPRS provides cancer insurance under IC 5-10.5-4-2(a)(18), by electing to provide the coverage through a policy adopted by the board of trustees of INPRS.

(d) A local unit public employer may pay a part of the cost of cancer insurance for:

(1) active firefighters;

(2) retired firefighters; and

(3) firefighters who are receiving disability benefits under IC 36-8-7 or IC 36-8-8.

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

SECTION 3. IC 5-10.5-4-2, AS AMENDED BY P.L.111-2015,



1 SECTION 5, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
2 JULY 1, 2026]: Sec. 2. (a) The board may do any of the following:
3 (1) Establish and amend rules and regulations:
4 (A) for the administration and regulation of the fund and the
5 board's affairs; and
6 (B) to effectuate the powers and purposes of the board;
7 without adopting a rule under IC 4-22-2.
8 (2) Make contracts and sue and be sued as the board of trustees of
9 the Indiana public retirement system.
10 (3) Delegate duties to its employees.
11 (4) Enter into agreements with one (1) or more insurance
12 companies to provide life, hospitalization, surgical, medical,
13 dental, vision, long term care, or supplemental Medicare
14 insurance, utilizing individual or group insurance policies for
15 retired members of the fund, and, upon authorization of the
16 respective member, deduct premium payments for such policies
17 from the members' retirement benefits and remit the payments to
18 the insurance companies.
19 (5) Enter into agreements with one (1) or more insurance
20 companies to provide annuities for retired members of the fund,
21 and, upon a member's authorization, transfer the amount credited
22 to the member in the annuity savings account to the insurance
23 companies.
24 (6) For the 1977 police officers' and firefighters' pension and
25 disability fund, deduct from benefits paid and remit to the
26 appropriate entities amounts authorized by IC 36-8-8-17.2.
27 (7) Whenever the fund's membership is sufficiently large for
28 actuarial valuation, establish an employer's contribution rate for
29 all employers, including employers with special benefit provisions
30 for certain employees.
31 (8) Amortize prior service liability over a period of thirty (30)
32 years or less.
33 (9) Recover payments made under false or fraudulent
34 representation.
35 (10) Give bond for an employee for the fund's protection.
36 (11) Receive the state's share of the cost of the pension
37 contribution from the federal government for a member on leave
38 of absence in order to work in a federally supported educational
39 project.
40 (12) Summon and examine witnesses when adjusting claims.
41 (13) When adjusting disability claims, require medical
42 examinations by doctors approved or appointed by the board. Not



1 more than two (2) examinations may be conducted in one (1)
2 year.

3 (14) Conduct investigations to help determine the merit of a
4 claim.

5 (15) Meet an emergency that may arise in the administration of
6 the board's trust.

7 (16) Determine other matters regarding the board's trust that are
8 not specified.

9 (17) Exercise all powers necessary, convenient, or appropriate to
10 carry out and effectuate its public and corporate purposes and to
11 conduct its business.

12 **(18) Enter into agreements with one (1) or more insurance
13 companies to provide group cancer insurance for:**

14 (A) active firefighters;

15 (B) retired firefighters; and

16 (C) firefighters who are receiving disability benefits under
17 IC 36-8-7 or IC 36-8-8.

18 (b) This subsection does not apply to investments of the board. A
19 contract under subsection (a)(2) may be for a term of not more than
20 five (5) years, with an ability to renew thereafter.

21 (c) An agreement under subsection (a)(4) may be for a duration of
22 three (3) years.

23 SECTION 4. IC 22-14-2-14 IS ADDED TO THE INDIANA CODE
24 AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
25 1, 2026]: Sec. 14. (a) The department shall develop a firefighter
26 cancer awareness and prevention program to provide relevant
27 information to fire department personnel and volunteers
28 concerning best practices for reducing the risk of cancer.

29 (b) The department shall consult with:

30 (1) members of the medical community; and

31 (2) relevant industry experts;

32 in developing the firefighter cancer awareness and prevention
33 program under subsection (a).

