

**LEGISLATIVE SERVICES AGENCY**  
**OFFICE OF FISCAL AND MANAGEMENT ANALYSIS**  
**FISCAL IMPACT STATEMENT**

**LS 6816**  
**BILL NUMBER:** SB 208

**NOTE PREPARED:** Jan 2, 2026  
**BILL AMENDED:**

**SUBJECT:** Firefighter Cancer Insurance.

**FIRST AUTHOR:** Sen. Crider  
**FIRST SPONSOR:**

**BILL STATUS:** As Introduced

**FUNDS AFFECTED:**  **GENERAL**  
**DEDICATED**  
**FEDERAL**

**IMPACT:** State & Local

**Summary of Legislation:** This bill requires a group health insurance program for firefighters to provide coverage for the screening of certain forms of cancer. It requires a local unit public employer to provide cancer insurance for active firefighters, retired firefighters, and firefighters who are receiving disability benefits. It 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.

This bill 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 Date:** July 1, 2026.

**Explanation of State Expenditures:** The bill will increase workload for the Department of Homeland Security to develop a firefighter cancer awareness and prevention program, as prescribed in the bill, but should be able to be implemented using existing staffing and resources. Also, the bill may increase workload for the Indiana Public Retirement System (INPRS) Board of Trustees as it allows, but does not require, the Board to provide a group cancer insurance option for firefighters.

**Explanation of State Revenues:**

**Explanation of Local Expenditures:** The bill will increase expenditures for local unit public employers to provide cancer screenings and cancer insurance to full-time firefighters who are either active or retired, and firefighters receiving disability benefits under either the 1937 Firefighters' Pension Fund or the 1977 Police Officers' and Firefighters' Pension and Disability Fund.

**Additional Information:** As of June 30, 2025, there were approximately 12,570 individuals who would be eligible for the bill's cancer insurance requirements.

**Explanation of Local Revenues:**

**State Agencies Affected:** Indiana Public Retirement System; Department of Homeland Security.

**Local Agencies Affected:** Local unit public employers.

**Information Sources:** Indiana Public Retirement System data,  
[www.in.gov/inprs/files/actuarial-valuation-reports/2025ActuarialValuation1977Fund.pdf](http://www.in.gov/inprs/files/actuarial-valuation-reports/2025ActuarialValuation1977Fund.pdf).

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