

Date of Hearing: August 20, 2025

ASSEMBLY COMMITTEE ON APPROPRIATIONS

Buffy Wicks, Chair

SB 447 (Umberg) – As Amended June 23, 2025

Policy Committee: Insurance

Vote: 17 - 0

Urgency: No

State Mandated Local Program: No

Reimbursable: No

SUMMARY:

This bill increases the age, from 21 to 26, of a dependent who may receive health benefits under local public safety officers' workers' compensation death benefits coverage.

FISCAL EFFECT:

- 1) Minor and absorbable costs to the Division of Workers' Compensation (DWC). DWC may face additional litigation regarding entitlement to the health benefit coverage.
- 2) Costs of an unknown, but potentially significant, amount to local public employers of safety officers by requiring a local agency to provide health benefits to an eligible minor for an additional five years. However, such local costs are likely non-reimbursable by the state because requiring a local agency to provide increased employee pay or benefits does not generally constitute a higher level of service to the public under the constitutional definition of a mandate.

COMMENTS:

- 1) **Purpose.** According to the author:

Allowing minor dependents of deceased peace officers and firefighters to access health benefits until they are 26 would be a small but greatly impactful gesture that would align the age with the [Affordable Care Act's (ACA's)] requirement. The ACA increased the age to 26 to account for the financial instability and career volatility that many young adults experience. For those who lost a parent in the line of duty, there may be extra challenges to securing financial stability in early adulthood.

This bill is sponsored by the California Fraternal Order of Police and supported by various public safety officer associations.

- 2) **Workers' Compensation Death Benefits.** The workers' compensation system provides death benefits to the spouse, children, or other dependent of an employee who dies from a work-related injury or illness. Benefits include reasonable burial expenses and a monetary payment of an amount depending on the number of total and partial dependents. Additionally, an employer of certain local peace officers or firefighters who die in the line of duty must continue providing health benefits to the deceased employee's spouse under the

same terms and conditions provided prior to the death. Minor dependents also continue to receive health benefits until 21 years of age. This bill raises the age limit to 26 years.

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