30th Alaska State Legislature

Judiciary Committee Chairman Resources Committee State Affairs Committee Education Committee Select Committee on Legislative Ethics Joint Armed Services Committee



Senator John Coghill

SENATE BILL 48

SECTIONAL ANALYSIS Insurance for Dependents of Deceased Fire/Police

Version J

Section 1

Sec. 39.60.010 – Police officer and firefighter survivors' fund established.

The police officer and firefighter survivors' fund is established for the purpose of paying medical insurance premiums for an eligible surviving spouse or dependent child of a police officer or firefighter.

The Department of Public Safety shall create two separate accounts within the fund: a state employee account and a municipal employee account. The accounts can consist of legislative appropriations, private donations, and municipal contributions.

Sec. 39.60.020 – Powers and duties of the commissioner.

Annually, the Commissioner of the Department of Public Safety shall determine the amount of money necessary to pay premiums to eligible surviving dependents.

Sec. 39.60.030 - Payment authorized.

The Commissioner of the Department of Public Safety may use money in the fund to pay medical insurance premiums for eligible surviving dependents.

Sec. 39.60.040 – Eligibility of surviving dependents of police officers and firefighters for medical insurance premiums.

A surviving dependent may apply to the commissioner for payment of medical insurance premiums. The commissioner will make a determination of eligibility within 30 days of receiving the application.

A surviving dependent is eligible if:

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- At the time of death, the police officer or firefighter was a year-round, permanent full-time employee of the state or municipality that has opted into this fund;
- At the time of death, the surviving dependent was receiving employersponsored medical insurance benefits;
- The proximate cause of the employee's death is a bodily injury sustained or a hazard undergone while in the performance and within the scope of the employee's duties; and
- The injury or hazard is not the proximate result of willful negligence by the employee.

A surviving spouse becomes ineligible upon becoming eligible to receive major medical insurance coverage by other means, or reaches 65 years of age – whichever comes first.

A surviving dependent child becomes ineligible upon becoming eligible to receive major medical insurance coverage by other means, or reaches 26 years of age – whichever comes first.

The commissioner shall pay the premium for the level of medical insurance coverage existing at the time of death, beginning the first month following the date the dependent applied to the fund. Payment of premiums will be made directly to the medical insurance provider.

Sec. 39.60.050 – *Municipal election to participate in police officer and firefighter survivors' fund.*

A municipality may elect to participate in the fund. The commissioner shall determine the amount and frequency of the municipality's required contributions to the fund, based on the anticipated cost. A surviving dependent is not eligible for payments unless the municipality opts into the fund.

Sec. 39.60.060 – Eligibility of municipal police officers and firefighters.

A surviving dependent of a police officer or firefighter who was employed by a municipality may be eligible for payment if immediately after the time of death the municipality elects to participate in the fund, and, at the time of death, the police officer or firefighter was receiving employer-sponsored medical insurance.

Sec. 39.60.070 – Terms of agreement by municipality to participate in fund.

An agreement between the commissioner and a municipality must include a requirement that the municipality contribute to the fund as needed, be current with contributions, and comply with all other rules and regulations.

Definitions for "child", "commissioner", "department", "dependent", "firefighter", "fund", "police officer", and "surviving spouse".

Section 2

AS 44.41.020 – Powers and duties of department (new subsection)

The Department of Public Safety shall manage and administer the fund in cooperation with the Department of Administration.

Section 3

Uncodified law

The commissioner of public safety may adopt regulations necessary to implement secs. 1 and 2 of this Act. The regulations take effect under the Administrative Procedure Act, but not before the effective date of sections 1 and 2.

Section 4

Effective date

Section 3 takes effect immediately.

Section 5

Effective date

Sections 1 and 2 take effect July 1, 2017.