

Major Policy Differences between Senate Bill 48 and House Bill 23

Senate Bill 48	House Bill 23	SCS HB 23
Surviving Spouse has a 10 year limit	No specific time limit	10 year limit, but parents of eligible children remain eligible
Survivors cannot opt back in once eligible for other insurance	Survivors can opt back in	Survivors can opt back in; clarifying language added
Municipalities Opt-In and cover costs	Municipal Mandate – state splits costs for small municipalities	Municipalities Opt-In and cover costs
Permanent, full-time employees only	Includes temporary and seasonal employees	Permanent, full-time employees only
“Peace officer” is APSC definition, with correctional officers added	“Peace officer” is the PERS definition	Identical to SB 48 language
Major Medical	Continuation of Current Coverage	Continuation of Current Coverage, with clarifying language
No gap in coverage – presumed eligible for 30 days	No provision	No gap in coverage – presumed eligible for 60 days
Annual Eligibility Confirmation	Initial Confirmation only	Annual Eligibility Confirmation
No Provision	Fund Eligible for Pick-Click-Give	Fund Eligible for Pick-Click-Give
December 15 Report Date	June 30 Report Date	December 1 Report Date

**Note: The table above is not a summary of the bills, just a list of major differences. Coverage for survivors in both bills ceases when eligible for other insurance; children are covered until age 26 in both bills; and the definition for “firefighter” is the same in both bills.*