

# **HB 289 Insurance Coverage for Emergency Medical Personnel (Rep D.N. Johnson)**

## **Anticipated Fiscal Impact for State:**

**\$2,784,881.40**

## **Summary**

HB 289 establishes a state EMS Program that extends health insurance coverage to volunteer emergency medical service personnel who serve for public entities located in counties of the 3rd through 6th Classes.

The EMS Program is established within the State's Emergency Medical Systems Department, is administered by a local government association, and is authorized to use PEHP to provide health insurance coverage.

It is contemplated that:

- (1) The local government association will determine which volunteers are eligible for health insurance coverage under the EMS Program according to statute and rule;
- (2) The local government association will inform PEHP of eligibly enrolled volunteers;
- (3) PEHP will bill the state for the Program's cost of coverage using the same process it uses for state employees. These funds will be deposited into the insurance pool for local government entities for medical expenses rather than the state health insurance pool.
- (4) The EMS Program will offer PEHP's "LGRP Traditional Option 5 Plan" with the Program paying 100% of premium for eligible volunteers and 75% of premium for eligible dependents. The monthly premium cost for the program for FY 2022-23, inclusive of coverage and administrative fees other than the State EMS Department, would be:

Single: \$645.00

Double: \$970.91

Family: \$1289.44

The monthly premium cost for volunteers for FY 2022-23, inclusive of coverage and administrative fees other than the State EMS Department, would be:

Single: \$0

Double: \$81.73

Family \$161.11

Approximately 860 volunteers would qualify for the EMS Program. Of those, we estimate about 30% would participate in the Program since only volunteers without other available medical coverage are eligible for the Program.

Of the 258 volunteers, we would expect the following enrollment:

Single: 98

Double: 49

Family: 111

Altogether, the total annual cost of the program would be \$3,047,537.16.

The Program's annual portion would be \$2,784,881.40.

The Volunteers' annual portion would be \$262,655.76

The figures above assume a risk profile equivalent to that of the state risk pool. Should the risk profile be worse, additional costs could be incurred by the Program.