



Tasks and Topics for Subcommittee Consideration

The Work Group has formed three subcommittees to address the topics mandated by the 2026 session law. Each subcommittee will need to determine whether and how each topic assigned to the subcommittee in the applicable grid, below, will be included in legislation to be recommended by the Work Group. The session law establishing the Work Group requires that if an item is not included in the legislation, the Work Group report must provide an explanation of the consideration given to the topic and the reasons the legislation does not address it.

These grids are a work in progress and will need to be revised and supplemented as the Work Group develops its understanding of the topics and concerns to be addressed. Contact LCPR staff to make changes, corrections, or additions.

Subcommittee 1: Funding Health Insurance Coverage for Duty Disabled Members and Retirees			
Citation in subd. 5 of the session law	Assuming the Public Safety Officer's Benefit Account will be retained to reimburse employers who are required to provide health insurance coverage for the earlier of 5 years or age 55:	Due Date	Information Needed/Pending Request/Information Provided
para. (f), clause (1)	Review Adequacy of Disability Benefits for Minnesota Police Officers: Final Report (Jan. 2023) , and, if possible, take into account the report's recommendations into the Work Group's recommended legislation.		
	What are other states doing to provide health insurance coverage to police and fire personnel injured on the job? Prepare a comparison of what is provided in the other states to what is provided in Minnesota (use Table 2-4 in Adequacy of Disability Benefits for Minnesota Police Officers: Final Report (Jan. 2023) as an example).		

para. (c), clause (1)	Require members of the P&F Plan to contribute a percentage of pay on a pre-tax basis to the Account? How much?		
para. (c), clause (2)	Require the Department of Public Safety to reimburse employers if there is not sufficient money in the Account to satisfy all requests for reimbursement?		
para. (c), clause (3)	Options for securing permanent funding for the Account?		
para. (c), clause (4)	Require SBI to invest the funds in the Account and credit the Account with net earnings?		
para. (h)	What additional information should the Commissioner of Public Safety be required to include in the annual report on the Account and how to ensure that the annual report be filed on a timely basis (could a penalty be assessed)?		
	Expand health insurance coverage by SEGIP to members of the P&F Plan? Require employers to offer health insurance coverage through PEIP? Require employers to pay some level of the premium?		
Citation in subd. 5 of the session law	Ensure health insurance coverage for members of the P&F Plan who retire before the Medicare age of 65:	Due Date	Information Needed/Pending Request/Information Provided
	What are other states doing to provide health insurance coverage to police and fire personnel who retire before age 65? Prepare a comparison of what is provided in the other states to what is provided in Minnesota (use Table 2-4 in Adequacy of Disability Benefits for Minnesota Police Officers: Final Report (Jan. 2023) as an example).		
	What options are available for pre-funding health insurance premiums and related medical costs?		August 3, 2026: Doug Anderson, PERA, provided subcommittee 1 with a link to Creating a Retiree

			Medical Trust: A Fresh Look at a Proven Solution (2022) . Consider asking one of the authors of this report to present to the Work Group.
para. (d), clause (1)	Allow members to pre-fund the costs of retiree health insurance coverage and related medical costs by contributing a percentage of pay to an account on a pre-tax basis? How? How much?		
	Could PEIP be improved and required for all cities, counties, and other local employers?		
para. (d), clause (2)	Allow retirees to obtain coverage from SEGIP or require employers to cover retirees through PEIP? Require employers to pay some level of the premium?		

Subcommittee 2: Duty Disability Reform

Citation in subd. 5 of the session law	Restructure duty disability benefits and procedures:	Due Date	Information Needed/Pending Request/Information Provided
para. (f), clause (1)	Review Adequacy of Disability Benefits for Minnesota Police Officers: Final Report (Jan. 2023) , and, if possible, take into account the report's recommendations into the Work Group's recommended legislation.	Ongoing	July 31, 2026: Jim Mortenson, LELS, provided recommendations
	What are other states doing to provide disability benefits (pension) to police and fire personnel injured on the job? Prepare a comparison of what is provided in the other states to what is provided in Minnesota (use Table 2-4 in Adequacy of Disability Benefits for Minnesota Police Officers: Final Report (Jan. 2023) as an example).		July 30, 2026: LMC mentioned a Nevada (Clark County?) wellness and prevention options program August 6, 2026: Iowa presentation August 13, 2026: Colorado presentation

			August 20, 2026: Wisconsin presentation
	Interview PERA P&F members with experience with the disability process to understand potential issues.		
para. (e), clause (1)	Revise the definition of "duty disability" in Minnesota Statutes, section 353.01, subdivision 41, to ensure that only truly disabled members receive duty disability and reduce potential for fraud (see next topic)?		
para. (e), clause (2)	What measures could be implemented to detect and reduce the potential for fraud, including fraudulent applications for duty disability benefits?		July 30, 2026: Discussed application fraud vs. post-benefit receipt fraud
para. (e), clause (3)	Could something like the disability schedule used by the federal Veterans Administration be used to assess the extent to which a disability impairs a member's ability to perform the functions of the member's employment position? Apply a percentage derived from the VA disability schedule to a maximum disability pension and employer premium for health insurance coverage? (See more information in the similar task for subcommittee 3 and coordinate on this)		
para. (e), clause (4)	Require the decision on whether a member has a duty disability be based on a medical assessment from a medical professional who is not treating the member for the disability?		July 30, 2026: Noted TBD presentation from the Managed Medical Review Organization
para. (e), clause (5)	Establish a duty disability review board to determine eligibility for duty disability benefits (pension and employer premium for health insurance)? The Board would consist of representatives of the: • Minnesota Chiefs of Police Association; • Minnesota State Fire Chiefs Association; • Minnesota Sheriffs' Association; • Minnesota Police and Peace Officers Association;		July 30, 2026: Discussed that a similar process was done in the past and stakeholders indicated it was not an avenue to revisit

	• Minnesota Professional Fire Fighters Association; • Law Enforcement Labor Services; • League of Minnesota Cities; • Association of Minnesota Counties; • Minnesota Board of Psychology; and • Minnesota Board of Medical Practice. What would the governance structure for this board look like (leadership, meeting schedule, voting and procedural rules, process for reviewing cases)? How would the board interact with PERA? How to keep the application and supporting documentation confidential?		
para. (g)	Is the psychological condition treatment required under Minnesota Statutes, section 353.032, getting police and fire personnel back to work? What could improve it? Is it worth continuing? Are there other treatment programs, such as the IAFF Center of Excellence for Behavioral Health Treatment and Recovery, that are likely to be more successful at getting personnel back to work?		
	Identification of weak points in the current system. • Does the definition of “duty disability” need to be revised? If yes, how? • Should “PTSD” be defined? If yes, how? • Are the duty disability benefits too generous? If yes, what should they be instead? • Should the requirements for the doctor’s reports be changed? If yes, what should the changes be?		

Subcommittee 3: Information and Expertise			
Citation in subd. 5 of the session law	Assist the work group and subcommittees with information and expertise, which may include identifying and inviting experts to work group meetings:	Due Date	Information Needed/Pending Request/Information Provided
para. (f), clause (2)	Review Evaluating PTSD claims in Minnesota's workers' compensation system: Findings and recommendations (Oct. 2025) , and, if possible, take into account the report's recommendations into the Work Group's recommended legislation.		July 9, 2026: A summary of the report was provided by Ethan Landy, DLI
para. (f), clause (1)	Review Adequacy of Disability Benefits for Minnesota Police Officers: Final Report (Jan. 2023) , and, if possible, take into account the report's recommendations into the Work Group's recommended legislation.		
	What is the federal Veteran's Administration schedule for assessing severity of disability? (Coordinate with subcommittee 2 on this) We understand that, to receive VA disability compensation, a veteran must generally show: • A current medical condition – could be physical or mental. • In-service event, injury, or illness – evidence something happened during military service Disability rating percentages: the VA assigns a rating from 0% to 100%, in increments of 10%. Ratings reflect how much the condition impairs your ability to function and work. Examples: • 0% – Service connected, but no compensable impairment • 10–30% – Mild to moderate symptoms • 50–70% – Significant impairment • 100% – Total occupational and social impairment The ratings are based on the VA's Schedule for Rating Disabilities (VASRD), found in 38 CFR Part 4.		

	Could the VA's schedule be used to determine duty disability and the duration of the duty disability? See https://www.ecfr.gov/current/title-38/chapter-I/part-4		
	Workers' Compensation Questions: • What does workers' compensation provide to a duty disabled person? • For PTSD cases that are "Accepted" after filing, what is the return-to-work rate for these cases? ○ At what workers' compensation level are these cases resolved—total permanent disability or permanent partial disability? ○ What does the workers' compensation benefit package consist of for these workers' compensation PTSD cases that are "Accepted"? ○ What percentage of "Accepted" PTSD workers' compensation cases had legal representation? • For PTSD cases that are "Denied" after filing, but are ultimately "Settled", what is the return-to-work rate for these cases? ○ At what workers' compensation level are these cases resolved—total permanent disability or permanent partial disability? ○ What does the workers' compensation benefit package consist of for these workers' compensation PTSD cases that are "Settled"? ○ What percentage of "Settled" PTSD workers' compensation cases had legal representation?		
	PERA Duty Disability Questions: • For those members that end up returning to work after completing the mandatory PTSD treatment period, what did their workers' compensation case look like? ○ Was it "Accepted", "Settled", etc.?		

	○ What percentage of those PERA Police & Fire duty disability applicants that are return to work after the mandatory treatment period had legal representation?		
	How do a single individual's two different cases (workers' compensation and PERA Police & Fire duty disability) progress along side each other as each case works toward its individual resolution within their specific system?		