Work Group on Duty Disability and the Public Safety Officer's Benefit Account
Mandated and Related Topics for Subcommittee Consideration

The Work Group originally formed three subcommittees to address the topics mandated by the 2026 session law that established the Work Group. However, with most of the information-gathering having been completed and to ensure that all Work Group members participate in decision-making on recommendations, the Co-Chairs, working with LCPR staff, have re-assigned the topics originally assigned to subcommittee 3 to subcommittee 2, along with the members of subcommittee 3, beginning with the meeting on September 17, 2026. ***Topics originally assigned to Subcommittee 3 are in bold orange italics.***

Each subcommittee will need to determine whether and how each mandated topic assigned to the subcommittee in the applicable grid, below, will be included in legislation to be recommended by the Work Group.

A topic is mandated if the column labeled "Citation in subd. 5 of session law" has a citation noted for the topic. Related but not mandated topics are included in the grid because presentations and other information on related topics were provided to the Work Group to educate and assist members with responding to the mandates. 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.

Items in bold green italics are new and have been added since the last version circulated to the Work Group.

Subcommittee 1: Funding Health Insurance Coverage for Duty Disabled Members and Retirees		
Citation in subd. 5 of session law	**Assuming the Public Safety Officer's Benefit Account will be retained to reimburse employers who provide health insurance coverage for the earlier of 5 years or age 55:**	**Information Provided to the WG/Proposed Subcommittee Response/Comments**
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).	August 6, 2026: Iowa presentation (MFPRSI Presentation and IPERS Presentation) August 13, 2026: Colorado presentation (FPPA Presentation) August 20, 2026: Wisconsin presentation (ETF Presentation) ***NCSL memo dated September 11, 2026, on duty disability benefits, including insurance coverage***
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?	One option: a dedicated funding source. NASRA provides examples of revenue streams dedicated to fund a state's pension plan (link to the NASRA webpage is available here). While these funding sources are for pension plans, they could be used to fund health insurance coverage for duty disabled police officers and firefighters.

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?	SEGIP does not appear to be an option for public employees who are not State employees because of likely union opposition and increased premium cost.
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:**	**Information Provided to the WG/Proposed Subcommittee Response/Comments**
	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).	August 6, 2026: Iowa presentation (MFPRSI Presentation and IPERS Presentation) August 13, 2026: Colorado presentation (FPPA Presentation) August 20, 2026: Wisconsin and NASRA presentations (ETF Presentation and NASRA Presentation)
	What options are available for pre-funding health insurance premiums and related medical costs?	July 23, 2026: Erin Leonard, MSRS, presented on the Health Care Savings Plan (MSRS Presentation) 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. September 10, 2026: Presentation on retiree medical trusts by Wagner Law attorney, Dannae Delano. Ms.

		Delano provided an NCPERS article dated Fall 2025: Retiree Medical Trusts—The Solution for Funding Medical Costs in Retirement. ***MSRS provided a spreadsheet that includes the participating employers and the number of employees (active or retired) who have an account balance in the Health Care Savings Plan***
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?	VIA Actuarial Solutions is preparing an estimate of the payroll contribution rate needed to fund up to ten years of service retiree health insurance coverage (ages 55-64) for current active employees. Anticipated completion date: Sept. 24.
	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?	SEGIP does not appear to be an option for public employees who are not State employees because of likely union opposition and increased premium cost.

Subcommittee 2: Duty Disability Reform		
Citation in subd. 5 of session law	**Restructure duty disability benefits and procedures:**	**Information Provided to the WG/Proposed Subcommittee Response/Comments**
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.	July 31, 2026: Jim Mortenson, LELS, provided recommendations
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***	July 9, 2026: A summary of the report was provided by Ethan Landy, DLI

	report's recommendations into the Work Group's recommended legislation.	
	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 (MFPRSI Presentation and IPERS Presentation) August 13, 2026: Colorado presentation (FPPA Presentation) August 20, 2026: Wisconsin and NASRA presentations (ETF Presentation and NASRA Presentation) ***NCSL memo dated September 11, 2026, on duty disability benefits***
	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
	What is the federal Veteran's Administration schedule for assessing severity of disability? ***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***	July 23, 2026: Representatives from the Minnesota Department of Veterans Affairs (MDVA) presented on the VA disability schedule and benefits (MDVA Presentation)

	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	
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?	
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?	September 17, 2026: Managed Medical Review Organization presentation (***MMRO Presentation***)
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;	July 30, 2026: Discussed that a similar process was done in the past and stakeholders indicated it was not an avenue to revisit

	• Minnesota Sheriffs' Association; • Minnesota Police and Peace Officers Association; • 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?	
	Reach out to the MN Firefighter Initiative (MnFire) to learn how they approach trauma and disability and to request any data they have on firefighter disabilities.	
	Reach out to the IAFF Center of Excellence for Behavioral Health Treatment and Recovery to learn about their treatment programs and success in treating trauma.	***On September 15, 2026, LCPR staff emailed the outreach team at the IAFF Center of Excellence for Behavioral Health Treatment and Recovery, asking if they could speak to the Work Group***
	Reach out to Deputy Chief Iky Williams to learn about the Las Vegas Metropolitan Police Department Wellness Bureau.	***On September 16, 2026, LCPR staff left a voicemail for Deputy Chief Williams, asking if he could speak to the Work Group***
	Identification of weak points in the current system.	PTSD Duty Disability Pension Process – Working Document

	• 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?	***PERA & LMC Markup of PTSD Duty Disability Pension Process Working Document*** September 17, 2026: Presentation from the League of Minnesota Cities Insurance Trust and Minnesota Counties Intergovernmental Trust (***LMCIT Presentation on public safety injury workers' compensation claims***)

	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"?***
		July 9, 2026: Ethan Landy, DLI, presented an overview of workers compensation and a summary of the "Post-Traumatic Stress Disorder Study" (DLI Presentation and DLI Executive Summary of the Report)

	○ *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?	
	Data on number of assaults on law enforcement from the BCA	Email from Bob Roche, DPS, dated September 8, 2026, reporting data from the BCA on assaults on law enforcement officers from 2019 through July 2026