



Subcommittees of the Work Group on Duty Disability and Public Safety Officer’s Benefit Account

LCPR Staff, working with Representative Terry Stier, propose that the work group be divided into subcommittees to address the many tasks mandated by the 2026 session law. Work group members will be asked to volunteer to serve on a subcommittee at the first meeting of the work group. It is anticipated that the co-chairs will have to assign any member who does not volunteer for a subcommittee.

For each task, the subcommittee will need to address the topic and determine whether and how the topic should be included in legislation that will be recommended by the work group. The session law requires that if an item is not included in the legislation, the report must provide an explanation of the consideration given to the topic and the reasons the legislation does not address it.

This chart is 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, additions.

1. Funding Health Insurance Coverage for Duty Disabled Members and Retirees		
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	Notes
Require members of the P&F Plan to contribute a percentage of pay on a pre-tax basis to the Account? How much?		
Require the Department of Public Safety to reimburse employers if there is not sufficient money in the Account to satisfy all requests for reimbursement?		
Options for securing permanent funding for the Account?		
Require SBI to invest the funds in the Account and credit the Account with net earnings?		

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? (Coordinate with subcommittee 3 on this)		
Ensure health insurance coverage for members of the P&F Plan who retire before the Medicare age of 65:	Due Date	Notes
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? (Coordinate with subcommittee 3 on this)		
Allow retirees to obtain coverage from SEGIP or require employers to cover retirees through PEIP? Require employers to pay some level of the premium? (Coordinate with subcommittee 3 on this)		

2. Duty Disability Reform

Restructure duty disability benefits and procedures:	Due Date	Notes
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)?		
What measures could be implemented to detect and reduce the potential for fraud, including fraudulent applications for duty disability benefits?		
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)		
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?		
<p>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:</p> <ul style="list-style-type: none"> • Minnesota Chiefs of Police Association; • Minnesota State Fire Chiefs Association; • 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. <p>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?</p>		

3. Information and Expertise		
Assist the work group and subcommittees with information and expertise, which may include identifying and inviting experts to work group meetings:	Due Date	Notes
<p>Review the following reports and, if possible, take into account the reports' recommendations into the Work Group's recommended legislation:</p> <ul style="list-style-type: none"> • <i>Adequacy of Disability Benefits for Minnesota Police Officers: Final Report</i> (Jan. 2023) 		<p>Mollie Pierson, LCPR Commission Assistant, is preparing a summary of the two reports to assist this subcommittee.</p>

<ul style="list-style-type: none"> • <i>Evaluating PTSD claims in Minnesota's workers' compensation system: Findings and recommendations (Oct. 2025)</i> 		
<p>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?</p>		
<p>What is the federal Veteran's Administration schedule for assessing severity of disability? (Coordinate with subcommittee 2 on this)</p> <p>We understand that, to receive VA disability compensation, a veteran must generally show:</p> <ul style="list-style-type: none"> • A current medical condition – could be physical or mental. • In-service event, injury, or illness – evidence something happened during military service <p>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.</p> <p>Examples:</p> <ul style="list-style-type: none"> • 0% – Service connected, but no compensable impairment • 10–30% – Mild to moderate symptoms • 50–70% – Significant impairment • 100% – Total occupational and social impairment <p>The ratings are based on the VA's Schedule for Rating Disabilities (VASRD), found in 38 CFR Part 4.</p> <p>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</p>		
<p>What are other states doing to provide disability benefits (pension and health insurance coverage) to police and fire personnel injured on the job?</p>		
<p>What options are available for pre-funding health insurance premiums and related medical costs? (Coordinate with subcommittee 1 on this)</p>		
<p>Could PEIP be improved and required for all cities, counties, and other local employers? (Coordinate with subcommittee 1 on this)</p>		

Subcommittee Member Sign-Up

1. Funding Health Insurance Coverage for Duty Disabled Members and Retirees

2. Duty Disability Reform

3. Information and Expertise
