



Chris Steward
President/Founder
(612) 290-9563
Chris@H3MN.org
h3mn.org

April 9th, 2026

To: Minnesota Legislative Commission on Pensions and Retirement

Re: Letter of Support for SF 4464 – Continued Healthcare for Disabled Peace Officers and Firefighters

Dear Committee Members:

On behalf of Heroes Helping Heroes, a nonprofit organization dedicated to supporting the mental health and overall well-being of our first responders, I write in strong support of SF 4464—legislation that restores and protects continued health insurance coverage for peace officers and firefighters who are disabled in the line of duty. Our membership is over 1,500 strong, representing a broad and unified voice of first responders and their supporters across Minnesota.

Our organization works closely with law enforcement officers and firefighters across Minnesota, and we see firsthand the physical and emotional toll these professions take. Every day, these men and women willingly put their bodies and lives on the line to protect our communities. When a catastrophic injury occurs in the line of duty, their lives and the lives of their families are permanently altered. Ensuring continued access to health insurance is not a luxury; it is a fundamental obligation.

During the last legislative session, deeply concerning changes were made to this critical benefit. Certain individuals representing the Minnesota Peace and Police Officers Association (MPPOA) and the Minnesota Professional Firefighters Association (MPFF) advanced legislation that significantly reduced healthcare protections for injured first responders without the full knowledge or support of their membership. That legislation limited employer-paid health insurance to just five years and, even more troubling, eliminated coverage entirely for those injured in the line of duty after the age of 55.

This decision was both disappointing and dangerous.

At a time when the risks faced by police officers and firefighters have never been higher, Minnesota is also experiencing a workforce crisis in public safety. Recruitment and retention continue to decline, with nearly 1,000 law enforcement positions currently unfilled across the state. Weakening critical safety nets like long-term healthcare coverage sends the wrong message to those considering entering or continuing in these professions.

SF 4464 corrects this course by reinstating employer-paid health insurance coverage until age 65 for peace officers and firefighters who suffer duty-related physical disabilities. This is not only a matter of fairness, it is a matter of trust. Our first responders must know that if they make the ultimate sacrifice of their physical well-being, their state and their employers will stand behind them.

Anything less undermines morale, recruitment, and the long-term stability of our public safety system.

We strongly urge you to support SF 4464 and restore the protections our injured first responders deserve. Minnesota must remain a state that honors its commitment to those who serve and protect, not one that diminishes it.

Thank you for your time and your consideration of this important legislation.

Respectfully,

Chris Steward
President & Founder
Heroes Helping Heroes