



DATE: April 13, 2026

TO: Legislative Commission on Pensions and Retirement

RE: Support for SF 4464 – Continued Health Insurance Coverage for Physically Injured Public Safety Officers

Dear Members of the Commission:

Law Enforcement Labor Services (LELS), the Minnesota State Patrol Troopers Association (MSPTA), the Minnesota Bureau of Criminal Apprehension Agents Association (BCAAA), and the Minnesota Department of Corrections Fugitive Apprehension Agents Association (FAAA) collectively represent more than 8,800 law enforcement officers, firefighters, and public safety professionals across Minnesota.

On behalf of our members, we respectfully express our strong support for Senate File 4464, legislation that restores and clarifies continued health insurance coverage for police officers and firefighters who are physically injured in the line of duty.

The issue is straightforward: when a public safety professional is **physically injured** in the line of duty and can no longer perform the job through no fault of their own, that injury should not result in the loss of continued health insurance coverage.

Each day, Minnesota's public safety professionals accept extraordinary risks to protect our communities. When those risks result in serious physical injury, the effects extend well beyond the immediate incident, often affecting long-term health, financial stability, and their families. For these individuals, continued access to health insurance is not merely a benefit, it is an essential safeguard that provides stability during one of the most difficult periods of their lives.

Under current law, continued coverage is generally limited to five years. In addition, individuals who reach normal retirement eligibility—age 55 with at least 20 years of service—lose eligibility for continued coverage, even in cases of duty-related physical disability. As a result, individuals injured in the line of duty may lose access to coverage based on time limits or retirement eligibility, rather than the severity or nature of the injury itself.

SF 4464 provides a critical clarification to Minnesota Statutes section 299A.465 by restoring the original intent of the law: that peace officers and firefighters who are physically disabled in the line of duty retain health insurance coverage until age 65.

It ensures that a duty-related physical injury does not result in loss of coverage and that individuals are not penalized for continuing to serve after becoming eligible for retirement.

The Minnesota Legislature has long recognized a responsibility to support those who dedicate their careers to protecting others. When public safety professionals take an oath to serve, often placing themselves in harm's way, they do so with the understanding that, should the unthinkable occur, they and their families will not be left without support. Upholding that commitment is a core responsibility.

This is a fair and narrowly focused clarification. It does not broadly expand benefits or restructure retirement systems. It ensures that physically injured peace officers and firefighters are not denied continued health insurance coverage because of when a duty-related injury occurs or when it ultimately ends a career.

Without this statutory clarification, physically injured public safety professionals may lose access to essential healthcare coverage through no fault of their own. This would undermine the promise made to those who serve. SF 4464 represents a fair, necessary, and compassionate step to ensure that promise is honored.

We respectfully urge your support for Senate File 4464.

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