

FLORIDA HOUSE OF REPRESENTATIVES

FINAL BILL ANALYSIS

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BILL #: CS/HB 749 TITLE: Benefits for Firefighters Injured During Training Exercises SPONSOR(S): Sapp, Basabe	COMPANION BILL: CS/SB 1202 (McClain) LINKED BILLS: None RELATED BILLS: None
FINAL HOUSE FLOOR ACTION: 116 Y's 0 N's	GOVERNOR'S ACTION: Approved

SUMMARY

Effect of the Bill:

The bill expands employer-paid health insurance benefits to cover firefighters who become totally and permanently disabled during an official training exercise, as well as their spouses and dependent children.

Fiscal or Economic Impact:

The bill may result in a negative fiscal impact on the state and local governments. The fiscal impact is indeterminate at this time, as it depends on the number of full-time firefighters who become totally and permanently disabled due to a catastrophic injury sustained during an official training exercise.

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ANALYSIS

EFFECT OF THE BILL:

CS/HB 749 passed as [CS/SB 1202](#). (Please note that bill section parentheticals do not contain hyperlinks to bill sections for Senate bills.)

The bill requires public employers to pay the full premium of [health insurance coverage for firefighters that suffer catastrophic injury](#) during an official [training](#) exercise. The coverage includes the injured full-time firefighter and his or her spouse and dependent children. To qualify, the firefighter must be totally and permanently disabled¹ due to the injury. (Section 1)

The bill declares that it fulfills an important state interest. (Section 2)

The bill was approved by the Governor on May 22, 2025, ch. 2025-72, L.O.F., and will become effective on July 1, 2025. (Section 3)

FISCAL OR ECONOMIC IMPACT:

STATE GOVERNMENT:

The bill may result in a negative fiscal impact on the state. The fiscal impact is indeterminate at this time, as it depends on the number of full-time firefighters who become totally and permanently disabled due to a catastrophic injury sustained during an official training exercise.

LOCAL GOVERNMENT:

The bill may result in a negative fiscal impact on local governments. The fiscal impact is indeterminate at this time, as it depends on the number of full-time firefighters who become totally and permanently disabled due to a catastrophic injury sustained during an official training exercise.

¹ The bill does not define the term "totally and permanently disabled;" however, under Florida law, it is generally understood to refer to a person who is unable to engage in substantial employment on a permanent basis. See ss. [121.091\(4\)\(b\)](#), [196.102\(1\)\(d\)](#), and [440.15\(1\), F.S.](#)

RELEVANT INFORMATION

SUBJECT OVERVIEW:

Firefighter Training

The Chief Financial Officer (CFO) serves as the State Fire Marshal and operates the Division of the State Fire Marshal (division) within the Department of Financial Services.² The division oversees fire prevention and control, including regulation, certification, and training of fire service personnel.³ It operates through two bureaus: the Bureau of Fire Prevention, which conducts inspections, oversees fire-related industries, and licenses fire suppression personnel; and the Bureau of Fire Standards and Training, which operates the Florida State Fire College⁴ and is responsible for firefighter training and certification.

To become a certified firefighter in Florida, applicants must be at least 18, possess a high school diploma or equivalent, have a clean criminal record, submit fingerprints, meet medical and fitness standards, and refrain from using tobacco products for at least one year before applying.⁵ The applicant must also complete the Minimum Standards Course.⁶

The Minimum Standards Course consists of two levels: Firefighter I, which covers basic firefighting skills, safety procedures, and emergency response, and Firefighter II, which includes training in hazardous materials handling, live fire exercises, and fireground strategies.⁷ The curriculum combines classroom instruction with hands-on practical exercises, covering essential topics such as fire behavior, suppression techniques, building construction, and emergency medical procedures. To complete certification, candidates must pass the Minimum Standards Course Examination within 12 months of finishing the course, demonstrating both written knowledge and practical firefighting skills.⁸ Upon passage of the exam, the Firefighter Certificate of Compliance is issued, allowing individuals to work as professional firefighters in Florida.

To maintain certification, firefighters must renew the certification every four years by remaining active in service, completing instructor hours, taking a firefighter retention course, or retaking the Minimum Standards Course examination.⁹

Health Insurance Coverage for Firefighters Who Suffer Catastrophic Injury

Current law requires the employer of a full-time firefighter who suffers a catastrophic injury¹⁰ in the line of duty to pay the full premium of the employer's health insurance plan¹¹ for the injured firefighter and his or her spouse and

² See [s. 633.104\(1\), F.S.](#)

³ See [s. 633.128, F.S.](#)

⁴ The Florida State Fire College provides firefighter training, certification, research, and other essential fire safety services. See [s. 633.432, F.S.](#)

⁵ S. [633.412, F.S.](#)

⁶ S. [633.408\(1\)\(a\) and \(4\)\(a\), F.S.](#) Applicants may also complete an equivalent firefighter training program in another state, provided the division determines it meets the requirements of the Minimum Standards Course.

⁷ R. 69A-37.055, F.A.C.

⁸ S. [633.408\(4\)\(b\), F.S.](#)

⁹ S. [633.414\(1\), F.S.](#)

¹⁰ "Catastrophic injury" means a permanent impairment constituted by: spinal cord injury involving severe paralysis of an arm, a leg, or the trunk; amputation of an arm, a hand, a foot, or a leg involving the effective loss of use of that appendage; severe brain or closed-head injury; second-degree or third-degree burns of 25 percent or more of the total body surface or third-degree burns of 5 percent or more to the face and hands; total or industrial blindness; or any other injury of a nature and severity that would qualify an employee to receive disability income benefits under Title II or supplemental security income benefits under Title XVI of the federal Social Security Act as the Social Security Act existed on July 1, 1992. S. [440.02\(38\), F.S.](#) (2002).

¹¹ Local governments may provide and fund group insurance, including health, life, accident, and hospitalization coverage, for their employees and dependents, either through private insurers, self-insurance, or risk management consortiums, subject to competitive bidding. S. [112.08\(2\)\(a\), F.S.](#) The state offers the state group insurance program, which covers health, life, accident, and hospitalization, for eligible state employees, retirees, and their dependents. S. [110.123, F.S.](#) The term "health insurance plan" does not include supplemental benefits that are not part of the basic group health insurance plan. S. [112.191\(2\)\(g\)1., F.S.](#)

dependent children.¹² To qualify for this benefit, the firefighter's catastrophic injury must have resulted from responding to an emergency involving life or property protection or an unlawful act committed by another.¹³ If the firefighter later dies from his or her injuries, the employer must continue covering the health insurance premiums for the surviving spouse until he or she remarries and for the dependent children, until they turn 18 or, if they remain financially dependent, until the end of the calendar year in which they turn 25.

It is a first-degree misdemeanor to knowingly make or assist in the making of false or misleading statements to obtain the health insurance benefit.¹⁴ In addition to criminal penalties, any firefighter or beneficiary convicted of such fraud must forfeit his or her health insurance benefits and reimburse the employer for any benefits improperly received.¹⁵

¹² S. [112.191\(2\)\(g\)1., F.S.](#) A person who qualifies for such benefit is ineligible to receive the health insurance subsidy provided in chs. [121](#), [175](#), or [185](#), F.S. In addition, health insurance benefits received from other sources will reduce the amount of employer-paid benefits available to the firefighter and their dependents. *See* s. [112.191\(2\)\(g\)1.a., F.S.](#)

¹³ S. [112.191\(2\)\(g\)2., F.S.](#)

¹⁴ S. [112.191\(2\)\(g\)1.b., F.S.](#) A first-degree misdemeanor is punishable by imprisonment not to exceed 1 year and a fine not to exceed \$1,000. *See* ss. [775.082](#) and [775.083, F.S.](#)

¹⁵ S. [112.191\(2\)\(g\)1.c., F.S.](#)