

Texas House Bills

Texas House Bill 4144 and HB198

HB 4144: Texas [House Bill 4144](#) was recently signed into law, requiring governmental entities to provide retired firefighters and peace officers diagnosed with specified conditions a critical-illness supplemental benefit up to \$100,000 if they do not offer a retiree health plan comparable in cost and coverage to active-employee benefits.

Insight: [Fire departments and law enforcement agencies with at least 50 firefighters or peace officers](#) should evaluate their retiree health plans to see if the retiree coverage for firefighters and peace officers is comparable in both coverage *and cost* to the coverage provided to active employees who are exempt from this requirement.

If they do *not* offer retiree health benefits [comparable in coverage and cost](#), then they are required to provide a critical-illness supplemental policy that would pay up to \$100,000 in benefits to retired firefighters and peace officers diagnosed with specified conditions within three years of their retirement. The supplemental income benefit is capped at the lesser of \$100,000 or the retiree's final salary and can be made as a lump sum or in equal payments over three consecutive months.

If retirees are already offered health benefits comparable in coverage and cost to active-employee benefits, the governmental entity is exempt from this requirement.

Impact: The Act takes effect on September 1, 2025, and applies prospectively to firefighters and peace officers retiring on or after January 1, 2026.

HB 198: Texas [House Bill 198](#) requires occupational cancer screenings be offered to firefighters. As occupational screenings are outside Holmes Murphy's area of expertise, we recommend discussing this with legal counsel for additional guidance.

Note: Holmes Murphy is currently working to develop a product solution that may solve for this requirement. We are still in the development stages, however, will provide additional information once finalized.

While Williamson County does offer pre-65 retiree benefits, it is the "comparable cost" portion of this bill we suggest you review with your legal counsel to provide their interpretation. Following is an overview of Texas House Bill 4144 and HB198.

