

SENATE COMMUNITY AND URBAN AFFAIRS COMMITTEE

STATEMENT TO

SENATE, No. 1755

with committee amendments

STATE OF NEW JERSEY

DATED: OCTOBER 1, 2026

The Senate Community and Urban Affairs Committee reports favorably and with committee amendments Senate Bill No. 1755.

As amended and reported, this bill resolves an apparent conflict between provisions in chapters 10 and 14 of Title 40A of the New Jersey Statutes, which permit municipalities and fire districts to offer group health insurance benefits to volunteer fire fighters and emergency responders, and provisions in chapter 27A of Title 17B of the Revised Statutes regarding small employer health benefits plans.

To be eligible to receive the insurance benefits authorized, a volunteer fire fights or other emergency service provider is required to be an active volunteer member and have provided active emergency service, as those terms are defined in the bill, during the previous 12-month period.

The bill requires volunteer members to, at a minimum, contribute towards the cost of insurance according to the following schedule:

- Individual coverage or its equivalent: 4.5 percent of the cost of the benefit;
- Volunteer plus child coverage, or volunteer plus spouse or partner coverage, or its equivalent: 3.5 percent of the cost of the benefit; or
- Family coverage or its equivalent: three percent of the cost of the benefit.

An incorporated volunteer first aid, emergency, rescue, or ambulance squad, volunteer fire department, or incorporated volunteer fire company is required under the bill to provide, annually to the municipality or fire district, a list of all volunteer members which is to identify those volunteer members that are eligible to receive insurance benefits pursuant to the bill. Upon approval by the municipality or fire district, the list is required to be posted in a public area of the building used by the volunteer first aid, emergency, rescue, or ambulance squad, volunteer fire department, or incorporated volunteer fire company for no less than 30 days for review by all volunteer members. A member whose name does not appear on the list is permitted to appeal, in writing to the municipal clerk within 30 days of the posting of the list. The municipality or fire district is required to investigate the appeal and the decision of an incorporated volunteer first aid,

emergency, rescue, or ambulance squad, volunteer fire department, or incorporated volunteer fire company would be subject to appropriate judicial review.

Additionally, the bill allows an active volunteer member to waive insurance benefits. The municipal clerk or board of fire commissioners is required to maintain a list of active volunteer members that have waived insurance benefits as an addendum to the annual certification list. Active volunteer members are not eligible to receive payment in exchange for a waiver of insurance benefits under the bill.

The bill provides that a person who knowingly misrepresents a volunteer member's eligibility to receive insurance benefits or who knowingly includes an individual on an annual certification list who is not eligible to receive insurance benefits would forfeit insurance benefits to which the person would otherwise be entitled and be prohibited from serving in a volunteer or paid position within any emergency service organization in the State.

The bill repeals a provision of law specifically permitting municipalities to provide coverage to junior firemen's auxiliary members.

This bill was pre-filed for introduction in the 2026-2027 session pending technical review. As reported, the bill includes the changes required by technical review, which has been performed.

COMMITTEE AMENDMENTS:

The committee amendments to the bill:

(1) provide that the bill applies to members of a volunteer fire department rendering service to a municipality and members of a volunteer fire company or volunteer fire department affording protection to a fire district, in addition to members of a volunteer fire company and members of incorporated volunteer first aid, emergency, rescue, or ambulance squad rendering service to a municipality;

(2) establish minimum volunteer contributions for the cost of insurance benefits;

(3) establish eligibility and credit criteria for volunteer members to receive insurance benefits;

(4) require that each incorporated volunteer first aid, emergency, rescue, or ambulance squad, volunteer fire department, or incorporated volunteer fire company, along with the municipality or fire district served, participate in compiling and maintaining a list of volunteer members eligible to receive insurance benefits and those who choose to waive benefits;

(6) establish penalties for the intentional misrepresentation of benefit eligibility information;

(7) repeal a provision of law specifically permitting municipalities to provide coverage to junior firemen's auxiliary members; and

(8) provide certain definitions.