

July 26, 2013

Thank you Chair Frank Lasee and members of the committee for this opportunity to testify in support of SB-203

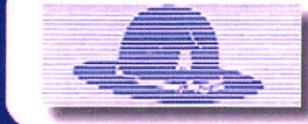
My name is Jenny Van Handel; I am the Widow of DNR forest fire pilot Heath Van Handel, who died in the line of duty on April 8, 2009 while monitoring/controlling a forest fire on behalf of the State of Wisconsin.

Heath and I have two young children who were ages two and four at the time of his death. Matt is now 8 years old. He loves to play Baseball and is very excited about being a Third Grader. Our youngest, Brett is 6 years old and he just loves everything about life and he is officially a First Grader.

As you can imagine, with two very young children, Health Insurance is very important. Our current family coverage will cost \$21,204.00 this year. That does not include co-payments and prescriptions. I have tried to get more affordable Health Insurance outside of what the state offers, but because of a pre-existing health conditions our youngest son and myself would be excluded. If I continue to pay this amount, including the increase each year, I am afraid I will not be able to continue to see to the wellbeing of our family.

My family and the families of Fire Fighters, Law Enforcement Officers, Emergency Medical Technicians, Rangers, Foresters, and Pilots who, while on duty serving the citizens of Wisconsin, lose their lives and leave the unfortunate and untimely burden of continuing on with not only living with the tragedy, but trying to figure out how to provide a stable life.

A major part of this falls on me and other families. I try to provide the answers to my ever-growing inquisitive boys. I think I am doing pretty good considering my own stressors losing Heath. One question I cannot share with my young sons is how I am to pay for medical insurance. This is where



## Wisconsin Troopers' Association

Executive Director – Ryan Zukowski

Glen Jones – President

4230 East Towne Blvd. #322

Madison, WI 53704

<http://www.wi-troopers.org/>

To: Senator Lasee, Members  
Senate Committee on Insurance and Housing

Fr: Ryan Zukowski, Executive Director of Wisconsin Troopers' Association

Da: June 26, 2013

Re: SUPPORT FOR SENATE BILL 203

I write on behalf of the members of the Wisconsin Troopers' Association to express our strong support for SB 203.

Troopers, like all law enforcement officers, can be exposed to dangerous situations during the course of their careers. In the line of duty, troopers can lose their lives, which in turn can have serious financial consequences for their families.

We believe this bill is a significant step in providing financial assistance to families that have lost a family member in the line of duty. It provides the necessary health insurance premiums in addition to a loan program that will keep families financially stable.

The reality is that the job of a law enforcement officer comes with inherent risk. This bill will provide financial comfort to a family that could otherwise be struggling. The additional payments of health insurance premiums and loans will allow the family of a deceased trooper to restore themselves in the face of tragedy.

Thank you for the opportunity to submit this letter and we would like to thank Senator Lasee for introducing this legislation. This bill is an important step in protecting our troopers and their families.



Testimony of Representative Garey Bies  
Senate Committee on Insurance and Housing  
SB 203 – Health Benefits for Survivors of First Responders Killed in Line of Duty  
June 26, 2013

Thank you Chairman Lasee and members of the committee for the opportunity to testify in support of SB 203.

When our armed service men and women are given a mission, they have the security of knowing that if something happens to them, their family will be taken care of. Unfortunately, here in Wisconsin many of our first responders who we depend on to protect our streets everyday aren't given these same assurances.

Currently, health insurance benefits are provided for the surviving spouse and dependent children of firefighters killed in the line of duty. This bill extends these same benefits to the survivors of police officers, EMT's, and DNR Fire Control personnel who lost their life while performing their professional duties.

When a first responder goes to work they understand the inherent risks and so do their loved ones. It isn't just a risk for the individual themselves, it's a risk the family takes together for the benefit of the safety of those in their community. Providing health benefits to the survivors if their loved one is killed in the line of duty is the right thing to do.

This bill also requires the Department of Administration to establish a loan program that would provide a loan to the surviving spouse in the amount equal to the salary of their deceased spouse. The loan would be secured by the proceeds of any life insurance policy and would come due when the surviving spouse receives the settlement from the life insurance policy.

The bill also applies retroactively to the survivors who died in the line of duty before the effective date of the bill, but only with respect to payment of health insurance premiums due after the effective date of the bill.

Last session, a similar bill was approved by the senate. I am hopeful SB 203 will receive the same positive support this session.

*First for Wisconsin!*

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# Badger State Sheriffs' Association, Inc.

An Association of Wisconsin Sheriffs  
Dean C. Meyer, Executive Director

President Sheriff David Kaminski  
1<sup>st</sup> Vice President Sheriff Brent Oleson  
2<sup>nd</sup> Vice President Sheriff Kim Gaffney  
Secretary Sheriff Matt Joski  
Treasurer Sheriff John Gossage

June 25, 2013

Honorable Senators,

On behalf of Badger State Sheriff's Association, (BSSA), I respectfully request your support for Senate Bill 203, which - if passed, would provide health insurance benefits for family members of police officers, fire fighters and emergency medical technicians who are killed in the line of duty. It is important to note that current law extends coverage to fire fighter. This bill amends current law to include law enforcement officers, DNR fire control personnel and EMS workers. In addition, the bill creates a short term loan program to help survivors cover costs while insurance claims are being processed.

Individuals who enter public service fields of police, fire and emergency medical service do so because of a desire to help others and make a difference. On a daily basis, because of their chosen profession, emergency responders and their family members make sacrifices. Whether it is working on their days off, witnessing a violent crime or incident, or missing a school function or a family get-together, they respond within seconds to serve and protect you and the public.

Whether that emergency responder succumbs to a fire attempting to save someone from a burning building, the bullet from a criminal intent on harming you or an innocent bystander, or from contracting a disease through contact with a blood borne pathogen from caring for the sick and injured, it is imperative that we take care of the deceased responder's loved ones.

In a perfect world emergency responders would never be needed and no harm would ever come to them. Unfortunately, we know as we speak there are accidents occurring and crimes and fires in progress and, thankfully, these dedicated men and women emergency responders are in action to handle the threat. They are there when you and the public need them. This bill allows for you and the public to be there for them and their families when they need you, after they have made the ultimate sacrifice- that of death while serving others.

I ask for your support in this important legislative issue.

Respectfully,

Sheriff Brent H. Oleson, Chairman  
BSSA Legislative Committee

Handwritten initials: BO, 6/24, and a checkmark.



# Frank Lasee

WISCONSIN STATE SENATOR

FIRST SENATE DISTRICT



## Testimony of Senator Frank Lasee

SB 203

June 26, 2013

Police officers put their lives on the line every day to keep us safe. Unfortunately, protecting us can sometimes lead to an officer's death. When that happens, we must support the officer's family in a very troubling and sad time.

Right now, health insurance benefits continue for the surviving spouse and dependent children of firefighters killed in the line of duty. This bill gives the same protection for police officers. It also adds EMTs and DNR fire control personnel including rangers, foresters and pilots to the list of covered jobs.

This bill also creates a short term, no interest loan program for families of those who have given their life protecting us. This loan will pay for expenses during the six months to a year before life insurance benefits are paid. Once insurance benefits come through, the loan will be paid back.

One of the concerns with this bill last session was funding. This bill addresses these concerns and specifies that for state law enforcement, a new Chapter 20 appropriation would be created. For local law enforcement, the total cost of the health insurance premiums for families of fallen officers will be taken as a first draw on Shared Revenue. This way costs will be spread across the state, instead of burdening just one community that is already reeling from the loss of an officer.

Police officers have dangerous jobs. An officer has a lot of things going through their mind when they are on a dangerous call. The last thing he or she needs to worry about is if something happens, will their family get the help they need.

I'm proud of the bi-partisan support this bill has. This bill makes sense and it is the right thing to do for the families of those that protect us.

Written testimony of Suzanne Machajewski  
Senate Bill 203  
June 26, 2013

Regarding Health Insurance Coverage after the death of my husband City of Milwaukee Police Officer John A. Machajewski killed in the line of duty December 23, 1981:

Shortly after John was killed I was informed I could continue to have health insurance coverage through the City of Milwaukee but I had to pay 75% of the premium immediately and I was no longer entitled to dental insurance. Per the contract with the police union this would last for the length of John's employment, just over 6 years. John was a police aide for about three years and a police officer for approximately three years until his death at age 24. I was two months pregnant at the time of John's death. My health insurance coverage through the City of Milwaukee ended shortly after I was only 30 years old. I secured coverage through my employer at that time and paid approximately \$450.00 per month for family coverage. This was in the late 1980s.

When I choose to return to part time work I secured an individual policy but some years later that ended because that company chose to only offer group coverage. I struggled to find a new individual policy because in the meantime I had been on anti-depressants and this was considered a pre-existing condition and I could be refused coverage, which I was. This created an awful situation and it was difficult to get coverage at that time. Fortunately a good agent was able to obtain coverage for me (of course all of these individual policies for me and Ryan were paid at 100%). This coverage had extremely high deductibles and no coverage for prescriptions.

Throughout the years I contacted the MPA and City of Milwaukee and pretty much begged them to help me obtain coverage through the City of Milwaukee's group again. I was willing to pay 100% of the premium, I just wanted to get group coverage. I was told the other survivors in my situation were receiving coverage and 100% of their premium was being paid by the City due to new contract negotiations. They did not understand why I was not included in this. But I understand there were loopholes and a select few were left out of this deal, and I was one of those in this group. This has cost me thousands of dollars that others have not had to pay.

However, in August, 2008 after much hard work by Jerry Wiesmueller of the Blue Coats Foundation and many others, a deal was made and a few of us were allowed to return to the City's group coverage but we had to pay 75% of the premium per the contract that was in place when our husbands were killed. My part of the premium was \$423.00 for single coverage then. But in December 2010 (only two years later) the monthly rate I was being charged jumped from \$509.29 to \$789.23. This was a 55% increase in premium and 56% of the monthly check I was receiving from the City of Milwaukee. I was forced to temporarily cancel this coverage and secure something more affordable through my current employer. I always wondered what would happen when I have to pay more for insurance than the amount of my benefit check.

Health insurance coverage has probably been the number one ongoing problem I have had to endure since John's death. I was able to keep my home and provide for my son, but this has always been an issue. It would make such a difference if SB 203/AB 241 were passed so other survivors would not have to endure what I have.

Family and friends truly believe that the City of Milwaukee "had taken care of me" and has provided me with health insurance coverage – premiums fully paid since John's death. They had no idea I have paid 75% or more of the premium since the day he died, how difficult it has been to secure coverage at times and how much I have paid toward deductibles and for uncovered expenses over the past 31 years.

Please consider helping the survivors survive. We would be most grateful.

Thank you very much.

Suzanne Machajewski  
9095 W. Highland Park Avenue, Apt 631  
Franklin. WI 53132



# Wisconsin State Fire Chiefs' Association, Inc.

Together We Can Make A Difference

- Education
- Prevention
- Safety
- Suppression
- EMS

DATE: June 26, 2013  
TO: Committee on Insurance and Housing  
FROM: Wisconsin State Fire Chiefs Association  
RE: Senate Bill 203

The Wisconsin State Fire Chiefs Association asks that you support SB 203, which will provide health insurance for survivors of law enforcement officer and Emergency Medical Technicians (EMT) who die in the line of duty. This bill also includes fire fighters employed by the state such as pilots or employees of the department of natural resources who are on call for forest fire control duty.

Act 285 was passed in 2010, which provided paid health insurance premiums for survivors of a fire fighter who died in the line of duty. SB 203 would provide health insurance premiums for survivors of a law enforcement officer, emergency medical technicians, including state employed fire fighters and DNR pilots assigned fire-fighting duties. The Wisconsin State Fire Chiefs Association asks for your support of SB 203.

If you have any questions please contact Dave Bloom, Legislative Liaison, Wisconsin State Fire Chiefs Association at 608-444-3324.

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Phone: 608-210-7261 • Fax: 608-210-7235  
Email: [bloomd@town.madison.wi.us](mailto:bloomd@town.madison.wi.us)

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# BOB JAUCH

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WISCONSIN STATE SENATOR

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## Testimony on SB 203

I regret that I am unable to attend the public hearing but previously scheduled events in northern Wisconsin prevent my attendance.

I wish to thank Senator Lasee for his willingness to author the legislation and am pleased that he has scheduled this hearing for legislative consideration.

Senate Bill 203 will extend health insurance coverage for spouses and children of law enforcement officers, DNR firefighters, correctional officers, and EMTs who are killed in the line of duty. In 2009, the Legislature unanimously adopted a similar law but it was limited to helping families of firefighters killed in the line of duty. This bill would provide parity for the families of law enforcement and other safety personnel who also risk their lives to protect the public.

It is a great tragedy when a firefighter or public safety officer dies while performing their duties but it doesn't make any sense to treat the family of one type of public safety officer differently than another. Law enforcement and safety officers put their lives on the line to serve the public every day and we must extend equal protection to surviving spouses and their families to honor their service. No one can fail to see the inadequate treatment offered between spouses of firefighters and spouses of law enforcement officials. It isn't right and the morally correct action is to adopt this legislation.

Last session, I introduced this legislation in honor of Jason Zunker, a Chippewa County Deputy and graduate from Maple Northwestern High School, who had been killed in a traffic accident in 2008. He left behind a young wife, Lisa Zunker, who contacted me to ask why the law passed in 2009 did not extend health insurance benefits to spouses of fallen law enforcement officers.

She had a simple request. Make sure there is fairness in the economic protection for spouses of law enforcement officials and spouses of firefighters. In 2008 at her husband's funeral, I told Lisa and their parents that Wisconsin was grateful for Jason's service and we would do everything we could to honor him and support her. It is our duty to correct the current inequity in state law and apply the health insurance protections to her and other spouses of fallen law enforcement and safety officers. These spouses and their families have already made the greatest sacrifice and they should not be penalized simply because they are the relative of a law enforcement officer instead of a firefighter. It is a simple matter of fairness.

The need for this legislation was heightened even further after the death of Fond du Lac police officer Craig Birkholz who was killed responding to a domestic violence incident in 2011, the death of Sheriff's Deputy Sergio Aleman who left behind a wife and five children in 2012, and DNR pilot Heath Van Handel whose plane crashed in 2009 while he was monitoring wild fires. These tragedies enhance our awareness for the supreme sacrifice of brave public servants to keep the public safe. It is the responsibility of the community to honor not only the memory of the officers killed but also the surviving families. This bill helps us meet the obligation we have to be there for them in their time of need.

Thankfully, the City of Fond du Lac elected to continue paying health insurance premiums for all city employees who die in the line of duty. It is heartwarming to hear about a community coming together to help a neighbor in a time of need but the state should take responsibility for protecting the families of our law enforcement personnel that put their lives on the line to serve the public. The Wisconsin Legislature needs to assure law enforcement officials that their family members will be protected just as the law enforcement officials protect us.

On June 12 of this year Oak Creek Police Lt. Brian Murphy, a 22 year veteran retired as a result of injuries suffered when he was hit by 12 bullets during the attack on the Sikh temple in Oak Creek. Miraculously, he survived yet there would have been no health care protection for his spouse had he been fatally shot. In his honor and in respect for the 15 officers who have been killed in the line of duty in the past 11 years including Jason Zunker we should adopt this critically important legislation.

We rest easy knowing they are there to protect us and our families and we owe it to their families to ensure them this basic economic protection. This legislation is an important way to provide family members peace of mind and formally extend a thank you from a grateful Wisconsin.

Once again I wish to thank Senator Lasee and Representative Bies for their steadfast support for this legislation. Protecting survivors of public safety personnel who lose their lives in the line of duty isn't a partisan issue and their leadership will help ensure the passage of this important bill. This legislation honors those who have lost their lives protecting the public while protecting the economic security of the surviving family members. While the families will never get over the pain of losing a loved one, we have an obligation to be there for them in their time of need.

Thank you.

# WISCONSIN PROFESSIONAL POLICE ASSOCIATION

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## MEMORANDUM

TO: The Members of the Senate Committee on Insurance and Housing

FROM: Jim Palmer, Executive Director  
Wisconsin Professional Police Association

DATE: June 26, 2013

RE: **2013 Senate Bill 203**; *Relating to requiring the payment of health insurance premiums, and establishing a loan program, for survivors of a law enforcement officer, emergency medical technician, or fire fighter who dies, or has died, in the line of duty and making appropriations.*

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With nearly 10,000 members, the Wisconsin Professional Police Association (WPPA) is the state's largest law enforcement group. Our mission is to protect and promote public safety, as well as the interests of the dedicated men and women who serve to provide it. The WPPA genuinely appreciates this opportunity to offer our ardent **SUPPORT** to **2013 Senate Bill 203**, which would require local governments to provide health insurance to the spouses and dependents of law enforcement officers killed in the line of duty.

Though infrequent, some officers make the ultimate sacrifice in their efforts to keep us safe. In the wake of a tragedy like this, a family can be left to grieve and to fend for themselves to cover their health insurance needs that are no longer provided to them. Senate Bill 203 covers these rare and tragic circumstances, and recognizes that, while an officer wears a badge; their service to their communities is not a solitary endeavor. Indeed, the law enforcement profession is one that requires the extraordinary support of loved ones who share a dedication and commitment to our common security.

While Senate Bill 203 undoubtedly amounts to an unfunded mandate that would cause a fiscal impact, we as a society should do everything we can to care for those that have lost the support of a loved one who died while working to keep our neighborhoods safe. Senate Bill 203 would not only give officers some measure of peace in knowing that their loved ones will have health insurance, but it recognizes that the safety of our communities not only requires dedicated men and women in uniform, but also the families who watch them depart each day to fulfill their duty.

Based upon the foregoing, the WPPA respectfully requests that this committee approve this measure as soon as possible.

Thank you for your consideration.