



UTAH ASSOCIATION OF COUNTIES

VOLUNTEER EMS INSURANCE

2024 Legislative Proposal

The volunteer EMS insurance program provides coverage to otherwise uninsured first responders. Additional volunteers and families can be served by expansion of the program to additional communities and improved coverage.

HOW does the Volunteer EMS Insurance program work?

A: Rural EMS volunteers are eligible for health insurance for themselves and their families through an agreement between local agencies, the Utah Association of Counties, and the state of Utah. To be eligible, a person must be a volunteer, licensed as an EMS provider, serving a rural area, respond to 20% of calls over a 12-month period, and not have health insurance through another job or spouse. Coverage is provided by PEHP.

WHAT is the current status of the program?

A: Forty volunteers enrolled in the program in the first year. The program has been extremely popular among enrollees and local agencies. Some counties have reported difficulty in spreading the word. FY23 premiums were \$362K, 13% of the allocated budget.



PARTICIPANTS BY PLAN

SINGLE PLAN

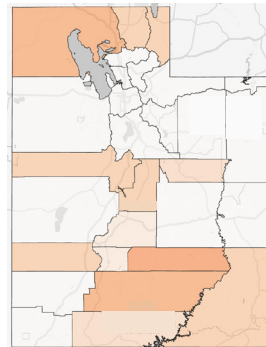
\$0/MONTH

DOUBLE PLAN

\$87.37/MONTH

FAMILY PLAN

\$172.23/MONTH



PARTICIPANTS BY COUNTY

2 6

2024 PROPOSALS

- **Expand eligibility** to all counties. To date, some rural municipalities have been ineligible because their county was ineligible (e.g. Hildale or Enterprise in Washington County).
- Allow Volunteer EMS Insurance Advisory Committee to make determinations on **other eligibility** (i.e. respond to 20% of calls).
- Permit some funds to be used for improved and expanded **marketing**.
- Provide **dental** coverage (could be enacted by rule or statute).

