

### INITIAL CONSIDERATION

By Jacob White

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### ISSUE STATEMENT

Surviving spouses of line of duty death are no longer fully reimbursed for medical insurance once they are Medicare eligible.

### OVERVIEW

Surviving spouses of line of duty death have an increased cost to their medical insurance premiums when they become eligible for Medicare. LEOFF 2 reimburses for medical insurance coverage provided through the Public Employee Benefits Board (PEBB) only. PEBB requires Medicare eligible members to enroll into Medicare in order to continue to be eligible for PEBB.

### BACKGROUND AND POLICY ISSUES

Survivors of LEOFF 2 members who died in the line of duty are eligible for medical insurance coverage through the Public Employee Benefits Board (PEBB) at the Health Care Authority (HCA). In 2006, the LEOFF 2 Board endorsed SB 6723<sup>1</sup> which reimburses “for any payments of premium rates to the Washington state health care authority [...]”.

In general, for a single person the Medicare eligible PEBB plans cost between \$150 to \$180 and pre-Medicare PEBB plans cost between \$794 to \$953. The cost for Medicare Part B (Medical Insurance) is currently \$185 per month. Medicare Part B isn’t reimbursed by LEOFF 2 and would be paid from the survivor’s Social Security payment.

In 2010, the LEOFF 2 Board endorsed legislation (SHB 1679<sup>2</sup>) to reimburse members who are catastrophically disabled in the line of duty for the premiums they pay for employer provided health insurance for themselves and their spouses and dependent children. This legislation,

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<sup>1</sup> <https://lawfilesexternal.leg.wa.gov/biennium/2005-06/Pdf/Bills/Session%20Laws/Senate/6723.SL.pdf?cite=2006%20c%20345%20s%201>

<sup>2</sup> <https://lawfilesexternal.leg.wa.gov/biennium/2009-10/Pdf/Bills/Session%20Laws/House/1679-S.SL.pdf?q=20250530092722>

similar to PEBB, required members eligible for Medicare coverage to enroll in Medicare to continue to be eligible for reimbursement from LEOFF. However, catastrophic disability retirees are reimbursed for Medicare Part A (hospital Insurance) and B (Medical Insurance).

When a catastrophic disability retiree dies their survivor is no longer eligible for these catastrophic disability medical insurance coverage and reimbursements. However, if the catastrophic disability retiree's death is determined to be in line of duty, their survivor becomes eligible for line of duty death benefits, including eligibility for PEBB and reimbursements for PEBB coverage.

### **Data**

As of May 30, 2025 there were 90 surviving spouses receiving medical reimbursements for PEBB medical insurance coverage. Thirty of these surviving spouses were enrolled into Medicare. DRS provided a list of the current PEBB reimbursements for line of duty death survivors:

<b>Amount</b>	<b>Survivors</b>
\$ 114.80	2
\$ 171.19	1
\$ 177.41	3
\$ 181.55	4
\$ 419.36	20
\$ 893.00	1
\$ 898.12	18
\$ 922.97	2
\$ 953.54	1
\$ 1,088.67	2
\$ 1,478.88	1
\$ 1,558.46	1
\$ 1,567.43	32
\$ 1,610.92	1
\$ 2,459.84	1

## **SUPPORTING INFORMATION**

Appendix A: Letter from Renee Maher-Zieger, 1/23/25.



# Surviving Spouse Medical Reimbursements

Initial Consideration  
July 23, 2025

# Issue

- **Surviving spouses of line of duty death are no longer fully reimbursed for medical insurance once they are Medicare eligible.**

# Line of Duty Death Medical Insurance

- Reimbursement for any payments of premium rates to the Health Care Authority for PEBB Coverage
- PEBB requires Medicare eligible survivors to enroll in Medicare Parts A and B once eligible
  - There is no statute authorizing reimbursement for Medicare premiums from LEOFF 2
  - Medicare premiums are deducted from survivor's social security payment

# Current PEBB Reimbursements

- 30 Survivors enrolled in Medicare
- \$185/month - Current Cost for Medicare Part B

Amount ▼	Survivors ▼
\$ 114.80	2
\$ 171.19	1
\$ 177.41	3
\$ 181.55	4
\$ 419.36	20
\$ 893.00	1
\$ 898.12	18
\$ 922.97	2
\$ 953.54	1
\$1,088.67	2
\$1,478.88	1
\$1,558.46	1
\$1,567.43	32
\$1,610.92	1
\$2,459.84	1

# Catastrophic Disability Medical Coverage

- Reimbursement for any payments made for:
  - Premiums on employer-provided medical insurance, COBRA
  - Medicare part A (hospital insurance)
  - Medicare part B (medical insurance)
- A member who is entitled to Medicare must enroll to remain eligible for these reimbursements

# Catastrophic Disability Survivors

- If their death is determined to be line of duty
  - Survivor transitions to same coverage as survivors of those killed in the line of duty
- If their death is not line of duty
  - All medical insurance reimbursements from LEOFF 2 stop



# Next Steps

1. No further action
2. Motion for a Comprehensive Report



# Thank You

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**From:** R MZ <[reneeekm@gmail.com](mailto:reneeekm@gmail.com)>

**Sent:** Thursday, January 23, 2025 6:02 AM

**To:** Granneman, Jason (LEOFF Trustee) <[jason.granneman@leoff.wa.gov](mailto:jason.granneman@leoff.wa.gov)>; Rose-Watson, Tarina (LEOFF Trustee) <[tarina.watson@leoff.wa.gov](mailto:tarina.watson@leoff.wa.gov)>; Stidham, Darell (LEOFF Trustee) <[darell.stidham@leoff.wa.gov](mailto:darell.stidham@leoff.wa.gov)>; Johnston, Mark (LEOFF Trustee) <[mark.johnston@leoff.wa.gov](mailto:mark.johnston@leoff.wa.gov)>; Lawson, Dennis (LEOFF Trustee) <[dennis.lawson@leoff.wa.gov](mailto:dennis.lawson@leoff.wa.gov)>; Johnson, AJ (LEOFF Trustee) <[aj.johnson@leoff.wa.gov](mailto:aj.johnson@leoff.wa.gov)>; Burney, Jay (LEOFF Trustee) <[jay.burney@leoff.wa.gov](mailto:jay.burney@leoff.wa.gov)>; Opitz, Wolf (LEOFF Trustee) <[wolf.opitz@leoff.wa.gov](mailto:wolf.opitz@leoff.wa.gov)>; McElligott, Pat (LEOFF Trustee) <[pat.mcelligott@leoff.wa.gov](mailto:pat.mcelligott@leoff.wa.gov)>; Holy, Jeff <[jeff.holy@leg.wa.gov](mailto:jeff.holy@leg.wa.gov)>; Bergquist, Steve <[steve.bergquist@leg.wa.gov](mailto:steve.bergquist@leg.wa.gov)>

**Cc:** Nelsen, Steve (LEOFF) <[steve.nelsen@leoff.wa.gov](mailto:steve.nelsen@leoff.wa.gov)>

**Subject:** Question about Surviving Spouse Medical Insurance

External Email

LEOFF 2 Board Members,

My name is Renee Maher-Zieger and I am the surviving spouse of Federal Way Officer Patrick Maher (EOW 8/2/03). I am writing with the hopes that you can assist me in understanding some recent confusing developments in regard to the surviving spouse medical benefit.

When we worked on the legislation that provided this benefit to LEOFF 2 widows back in 2006, I distinctly remember telling spouses that they would be covered "for life." Recently, however, a surviving spouse shared with me that when she became eligible for Medicare, she was removed from her PEBB plan and forced on to a Medicare medical plan. I was extremely confused and concerned about this. Never in all of the discussions prior to the 2006 Legislative session nor during the actual session was there any discussion or agreement or suggestion that surviving spouses would be forced off of PEBB once they qualified for Medicare.

Additionally, she also now has Medicare premiums being deducted from her social security benefit. I know when we worked on the catastrophic disability medical legislation a few years later in 2010, there was specific discussion about Medicare being reimbursed to our catastrophically disabled members. So it now seems like some LEOFF members are having Medicare reimbursed while others are not.

I hope you can help me understand this issue. It is now causing a fair amount of concern with other surviving spouses and instead of misinformation getting passed around, I thought it best to go straight to the experts on the matter. And that's you!

Gratefully yours,

Renee Maher-Zieger