

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Fiscal Policy

BILL: CS/SB 774

INTRODUCER: Fiscal Policy Committee and Senator Pizzo and others

SUBJECT: 911 Public Safety Telecommunicator Employment-related Mental or Nervous Injuries

DATE: February 18, 2026 **REVISED:** _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	<u>McVaney</u>	<u>McVaney</u>	<u>GO</u>	Favorable
2.	<u>Sanders</u>	<u>Betta</u>	<u>AEG</u>	Favorable
3.	<u>McVaney</u>	<u>Siples</u>	<u>FP</u>	Fav/CS

Please see Section IX. for Additional Information:

COMMITTEE SUBSTITUTE - Substantial Changes

I. Summary:

CS/SB 774 extends enhanced workers' compensation benefits to 911 public safety telecommunicators for employment-related accidents and injuries. For a mental or nervous injury arising out of employment but unaccompanied by a physical injury, only medical benefits will be payable to a 911 public safety telecommunicator pursuant to workers' compensation. These benefits for a 911 public safety telecommunicator are not subject to the limitation on temporary benefits under s. 440.093, F.S. The bill includes a legislative declaration that the bill fulfills an important state interest.

The bill has an indeterminate, yet negative, impact to state expenditures and revenues. *See Section V., Fiscal Impact Statement.*

The bill takes effect on July 1, 2026.

II. Present Situation:

Diagnosis of Posttraumatic Stress Disorder

According to the American Psychiatric Association, Posttraumatic Stress Disorder (PTSD) is a psychiatric disorder that may occur in people who have experienced or witnessed a traumatic event, such as a natural disaster, serious accident, terrorist act, war, or rape; or people who have

been threatened with death, sexual violence, or serious injury.¹ Exposure to an upsetting traumatic event may be indirect rather than first hand. PTSD can occur if a person learns of the violent death of a close family member or friend or if he or she is repeatedly exposed to the horrible details of trauma.²

Symptoms of PTSD may begin shortly after the traumatic event or may not appear until years after the event. For a person to be diagnosed with PTSD, symptoms must last for more than one month and must cause significant distress or interfere with the individual's daily functioning.³

Symptoms may include flashbacks, nightmares, severe anxiety, and uncontrollable thoughts about the event. This can lead to avoidance of any stimuli that recalls the traumatic events, negative thoughts about oneself or the world, and changes in emotional reactions to events, like being easily startled or having trouble sleeping or concentrating.⁴

Rates of PTSD are higher among veterans, police officers, firefighters, and emergency medical personnel.⁵

Florida Workers' Compensation System

Workers' compensation is a no-fault system that provides medical benefits and compensation for lost wages when an employee is injured or killed in the course of employment. Employers must secure coverage and may do so by purchasing insurance from an authorized carrier, qualifying as a self-insurer, or purchasing coverage from the Florida Workers' Compensation Joint Underwriting Association, which is the state-sponsored insurer of last resort. In return for providing compensation, the employer is relieved of civil tort liability for workplace injuries and may only be sued for intentional acts that result in injury or death.⁶

In addition to on-the-job injuries, employers may be required to pay compensation or furnish benefits if an occupational disease causes death or disablement.⁷ The term "occupational disease" means a disease that arises out of employment as a first responder and is due to causes and conditions that are characteristic of and peculiar to a particular trade, occupation, process, or employment and excludes all ordinary diseases of life to which the general public is exposed, unless the incidence of the disease is substantially higher in the particular trade, occupation, process, or employment than for the general public.⁸ In cases involving occupational disease, both causation and sufficient exposure to a specific harmful substance shown to be present in the workplace to support causation must be proven by a preponderance of the evidence.

¹ American Psychiatric Association, *What is Posttraumatic Stress Disorder (PTSD)?*, <https://www.psychiatry.org/patients-families/ptsd/what-is-ptsd> (last visited Jan. 23, 2026).

² *Id.*

³ *Id.*

⁴ Mayo Clinic, *Post-traumatic stress disorder (PTSD)*, <https://www.mayoclinic.org/diseases-conditions/post-traumatic-stress-disorder/symptoms-causes/syc-20355967> (last visited Jan. 23, 2026).

⁵ Institutes of Public Health, *PTSD in First Responders*, <https://institutesofhealth.org/ptsd-in-first-responders> (last visited Jan. 23, 2026).

⁶ Sections 440.015, 440.09, 440.10, 440.38, and 627.313, F.S.

⁷ Section 440.151(1), F.S.

⁸ Section 112.1815(4), F.S.

In general, an occupational disease is compensable if:

- A condition peculiar to the occupation causes the disease;
- Epidemiological studies show exposure to a specific substance involved, at the levels to which the employee was exposed, may cause the disease;
- The disease is the result of the *nature of the employment*, meaning the occupation presents a particular hazard of the disease or the incidence of the disease is substantially higher in the occupation than in the public;
- The disease is contracted during the course and scope of employment; and
- The nature of the employment is the *major contributing cause* of the disease, meaning the cause is more than 50 percent responsible for the disease as compared to all other causes combined, as demonstrated by medical evidence only.⁹

Benefits for Temporary and Permanent Disability

An employer must pay compensation or furnish benefits if an employee suffers a compensable injury or death “arising out of work performed in the course and scope of employment.”¹⁰

Medical Benefits

Employees are entitled to receive all medically necessary remedial treatment, care, and attendance, including medications, medical supplies, durable medical equipment, and prostheses, for as long as the nature of the injury and process of recovery requires.¹¹

Indemnity Benefits

Payments for lost wages, known as indemnity benefits, may be required if an injured employee is unable to work, as determined by an authorized medical provider, and typically begin on the eighth day after the employee loses time from work.¹² Indemnity benefits fall into four categories:

- Permanent Total Disability – In the case of total disability adjudged to be permanent (i.e., the employee is unable to engage in any type of employment), the employer or its insurance carrier must pay two-thirds of the employee’s average weekly wages until the employee reaches the age of 75.¹³
- Temporary Total Disability – In the case of disability total in character but temporary in quality, the employer or its insurance carrier must pay two-thirds of the employee’s average weekly wages until the employee returns to work or reaches maximum medical improvement, but in no event more than 260 weeks (five years).¹⁴

⁹ Sections 440.09, and 440.151, F.S.

¹⁰ Section 440.09(1), F.S.

¹¹ Section 440.13(2)(a), F.S.

¹² Sections 440.14(1) and 440.20(2)(a), F.S.

¹³ Section 440.15(1), F.S.

¹⁴ Section 440.15(2)(a), F.S., limits disability benefits to 104 weeks (two years), but the Florida Supreme Court held that this limit was unconstitutional and directed that a prior limit of 260 weeks (five years) be reinstated. See *Westphal v. City of St. Petersburg*, 194 So. 3d 311 (Fla. 2016).

- Permanent Impairment¹⁵ – Where an employee has reached maximum medical improvement, is able to return to work, but has a permanent, but partial, physical impairment, the Three-Member Panel¹⁶ establishes and uses an impairment rating schedule which represents a percentage of disability to the body as a whole; a monetary benefit is calculated based on the percentage of impairment.¹⁷
- Temporary Partial Disability – Where an employee may work with restrictions, the employer or its insurance carrier must pay 80 percent of the difference between his or her weekly earnings prior to injury and post-injury. Payments may be required for up to 260 weeks.¹⁸

The minimum payment is \$20 per week and the maximum payment is 100 percent of the statewide average weekly wage, which is based on the average weekly wage paid by employers' subject to the Florida Reemployment Assistance Program Law as reported to the Department of Commerce.¹⁹ Payments to injured workers who earn more than the statewide average weekly wage are capped at the statewide average weekly wage that was in effect on the date of injury.²⁰

General Rules of Compensability for Mental or Nervous Injuries

Mental or nervous injuries may be compensable, but only if the injury is accompanied by a physical injury that requires medical treatment. Thus, if a workplace accident causes both a physical injury and a related mental or nervous injury, both may be compensable so long as the physical injury that requires medical treatment is the major contributing cause (at least 50 percent responsible) of the mental or nervous injury. A mental or nervous injury caused by "stress, fright, or excitement" is not compensable even if accompanied by a medically treated physical injury.²¹

As discussed above, an employee who is temporarily disabled by a workplace injury is eligible for up to 260 weeks of disability benefits, which typically results in payment of about two-thirds of the employee's regular wages, beginning on the eighth day after the employee loses time from work.²² However, temporary disability benefits caused by a mental or nervous injury are limited to six months after a claimant reaches maximum medical improvement for the physical injury that triggered the mental or nervous injury.²³

For employees who are not first responders, benefits for mental or nervous injuries: (1) may last no longer than six months from the date of the maximum medical improvement from the

¹⁵ "Impairment" assumes the employee has *some* earning capacity despite the impairment, while the "disability" assumes the injury has caused a *total loss* of earning capacity. See *Brannon v. Tampa Tribune*, 711 So. 2d 97, 98 (Fla. 1st DCA 1998) (comparing the classifications of "permanent impairment" with "permanent total disability" for the purposes of ch. 440, F.S., workers' compensation claims).

¹⁶ The Three-Member Panel consists of the Chief Financial Officer, or his or her designee, and two members appointed by the Governor, subject to confirmation by the Senate. Section 440.13, F.S.

¹⁷ Section 440.15(3), F.S.

¹⁸ Section 440.15(4), F.S.

¹⁹ Section 440.12(2), F.S.

²⁰ *Id.*

²¹ Section 440.093, F.S.

²² See *supra* note 14.

²³ Section 440.093(3), F.S.

physical injury;²⁴ and (2) may not exceed the one-percent limit on permanent psychiatric impairment benefits.²⁵

Special Rules for First Responders

Section 112.1815, F.S., grants “first responders” relaxed standards to make it easier for these personnel to qualify for worker compensation benefits.

The term “first responder” includes:

- A law enforcement officer as defined in s. 943.10, F.S.;
- A firefighter as defined in s. 633.102; and
- An emergency medical technician or paramedic as defined in s. 401.23, F.S.²⁶

These personnel must be employed by state or local government; although “volunteer” law enforcement officers, firefighters, EMTs, and paramedics “engaged” by a state or local government are considered first responders for this law.²⁷

When determining benefits under s. 112.1815, F.S., the following applies:

- An injury or disease caused by exposure to a toxic substance is not an injury by accident arising out of employment unless there is a preponderance of the evidence establishing that exposure to the specific substance involved, at the levels the first responder was exposed, can cause the injury or disease sustained by the first responder.
- An adverse result or complication caused by the smallpox vaccination of a first responder is deemed an injury by accident arising out of work performed in the course and scope of employment.
- A mental or nervous injury involving a first responder and occurring as a manifestation of a compensable injury must be demonstrated by clear and convincing evidence. For a mental or nervous injury arising out of employment that is unaccompanied by a physical injury involving a first responder, only medical benefits under the workers’ compensation program shall be payable for the mental or nervous injury. However, payment of indemnity as provided in s. 440.15, F.S., may not be made unless a physical injury arising out of employment as a first responder accompanies the mental or nervous injury. Benefits for a first responder are not subject to any limitation on temporary benefits under s. 440.093, F.S., or the one-percent limitation on permanent psychiatric impairment benefits under s. 440.13(3)(c), F.S.²⁸

Medical benefits and compensation for lost wages for first responders who are diagnosed with PTSD (as described by the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition, published by the American Psychiatric Association) are permitted.

PTSD suffered by a first responder is a compensable occupational disease if:

²⁴ Section 440.093, F.S.

²⁵ Section 440.15(3)(c), F.S.

²⁶ Section 112.1815(1), F.S.

²⁷ *Id.*

²⁸ Section 112.1815(2)(a), F.S.

- The PTSD resulted from the first responder acting within the course of his or her employment; and
- The first responder is examined and subsequently diagnosed with such disorder by a licensed psychiatrist, in person or through telehealth, due to one of the following events:
 - Seeing a deceased minor;
 - Directly witnessing the death of a minor;
 - Directly witnessing an injury to a minor who subsequently dies before or upon arrival at a hospital emergency department;
 - Participating in the treatment of an injured minor who subsequently dies before or on arrival at a hospital emergency department;
 - Manually transporting an injured minor who subsequently dies before or on arrival at a hospital emergency department;
 - Seeing a decedent whose death was due to grievous bodily harm of a nature that shocks the conscience;
 - Directly witnessing a death (including suicide) that involved grievous bodily harm of a nature that shocks the conscience;
 - Directly witnessing a homicide, whether criminal or excusable, including murder, mass killing, manslaughter, self-defense, misadventure, and negligence;
 - Directly witnessing an injury (including an attempted suicide) to a person who subsequently dies before or upon arrival at a hospital emergency department if the person was injured by grievous bodily harm of a nature that shocks the conscience;
 - Participating in the treatment of an injury (including attempted suicide) to a person who subsequently dies before or upon arrival at a hospital emergency department if the person was injured by grievous bodily harm of a nature that shocks the conscience; or
 - Manually transporting a person who was injured (including by attempted suicide) who subsequently dies before or upon arrival at a hospital emergency department if the person was injured by grievous bodily harm of a nature that shocks the conscience.²⁹

For purposes of these triggering events, the term “directly witnessing” means to see or hear for oneself.³⁰

The PTSD must be demonstrated by clear and convincing evidence.³¹ However, benefits for a first responder do not require a physical injury and are not subject to:

- Apportionment due to a preexisting PTSD;
- Any limitation on temporary benefits; or
- The one-percent limitation on permanent psychiatric impairment benefits.³²

Permanent total supplemental benefits received by a first responder whose employer does not participate in the social security program do not terminate after the first responder attains the age of 62.³³

²⁹ Section 112.1815(5)(a), F.S.

³⁰ Section 112.1815(e), F.S.

³¹ Section 112.1815(5)(b), F.S.

³² Section 112.1815(5)(c), F.S.

³³ Section 112.1815(3), F.S.

Eligibility of First Responders and Correctional Officers for PTSD Benefits

To be eligible for workers' compensation benefits for PTSD, the above-mentioned first responders and correctional officers must demonstrate that they were acting within the scope of employment when they experienced a qualifying event,³⁴ that they were diagnosed with PTSD by the employer or carrier's authorized treating physician,³⁵ and that they reported the injury to their employer within 90 days of a qualifying event or the manifestation of PTSD, whichever is later.³⁶ If the employer or carrier denies benefits, the employee must file a claim for benefits within one year after the qualifying event or diagnosis of PTSD, whichever is later.³⁷

The Division of Workers' Compensation within the Department of Financial Services adopted Rule 69L-3.009, F.A.C., to specify the types of injuries that qualify as grievous bodily harm of a nature that shocks the conscience. This rule is used to administer s. 112.1815, F.S., relating to specified first responders (for firefighters, paramedics, emergency medical technicians, and law enforcement officers) and s. 112.18155, F.S., relating to correctional officers.

III. Effect of Proposed Changes:

Section 1 amends s. 112.1815, F.S., to extend benefits relating to employment-related accidents and injuries to 911 public safety telecommunicators. For a mental or nervous injury arising out of employment but unaccompanied by a physical injury, only medical benefits will be payable to a 911 public safety telecommunicator pursuant to workers' compensation. These benefits for a 911 public safety telecommunicator are not subject to the limitation on temporary benefits under s. 440.093, F.S.

Section 2 provides a legislative declaration that the bill fulfills an important state interest.

Section 3 provides that this act takes effect July 1, 2026.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

Article VII, section 18(a) of the State Constitution provides that:

No county or municipality shall be bound by any general law requiring such county or municipality to spend funds. . . unless the legislature has determined that such law fulfills an important state interest and unless: . . . the law requiring such expenditure is approved by two-thirds of the membership of each house of the legislature. . . or the expenditure is required to comply with a law that applies to all persons similarly situated...

³⁴ Sections 112.1815(5) and 112.18155(2)(a)1, F.S.

³⁵ Sections 112.1815(5)(a)2 and 112.18155(2)(b), F.S.

³⁶ Sections 112.1815(5)(d) and 112.18155(5), F.S.

³⁷ *Id.*

Section 2 of the bill includes a legislative declaration that the bill fulfills important state interests. Thus, the bill may be an exception for laws that apply to similarly situated persons (both state and local governments). The bill appears to apply to all persons similarly situated (those employers employing 911 public safety telecommunicators), including state agencies, state universities, community colleges, counties, municipalities, and special districts. Otherwise, the bill will be binding on counties and municipalities if approved by two-thirds vote of each house.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None identified.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

None.

C. Government Sector Impact:

The bill has an indeterminate, yet negative, impact to state expenditures and revenues. The costs of medical services and supplies under the Florida workers' compensation law related to the new claims based on the changes made in this bill have not been determined.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends section 112.1815 of the Florida Statutes.

IX. Additional Information:

- A. **Committee Substitute – Statement of Substantial Changes:**
(Summarizing differences between the Committee Substitute and the prior version of the bill.)

CS by Fiscal Policy on February 18, 2026:

The committee substitute adds a legislative declaration that the bill fulfills an important state interest.

- B. **Amendments:**

None.

This Senate Bill Analysis does not reflect the intent or official position of the bill's introducer or the Florida Senate.
