

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 Community Affairs

BILL: SB 984

INTRODUCER: Senator DiCeglie

SUBJECT: Firefighter Cancer Benefits and Prevention

DATE: January 27, 2026

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Shuler	Fleming	CA	Favorable
2.			GO	
3.			AP	

I. Summary:

SB 984 amends requirements related to cancer diagnosis and death benefits for firefighters. The bill will allow firefighters to receive the \$25,000 payout upon diagnosis of cancer for up to 10 years after terminating employment, regardless of whether they elect to continue coverage in an employer-sponsored health plan or group health insurance trust fund. Additionally, the payout will no longer expressly be limited to a firefighter's "initial" diagnosis.

The bill also requires that the \$75,000 firefighter cancer death benefit be made available for 1 year after terminating employment, provided the firefighter otherwise met the criteria and was not subsequently employed as a firefighter.

The bill removes duplicative provision related to rulemaking for employer cancer prevention best practices.

The bill takes effect on July 1, 2026.

II. Present Situation:

Firefighter Cancer Benefits

Current law provides specified benefits to firefighters who are diagnosed with certain cancers.¹ To qualify, a firefighter must be employed full time as a firefighter (or Florida-certified fire

¹ The qualifying cancers include bladder, brain, breast, cervical, colon, esophageal, invasive skin, kidney, large intestinal, lung, malignant melanoma, mesothelioma, multiple myeloma, non-Hodgkin's lymphoma, oral cavity and pharynx, ovarian, prostate, rectal, stomach, testicular, and thyroid cancers. S. 112.1816(1)(a), F.S.

investigator)² and must have been employed by the same employer for at least five continuous years. A firefighter is not eligible if he or she:

- Used tobacco products in the preceding 5 years; or
- Has been employed in any other position within the preceding 5 years that is proven to create a higher risk for cancer.³

Cancer Diagnosis Benefits

Upon a qualifying cancer diagnosis, an eligible firefighter is entitled to the following benefits, as an alternative to pursuing workers' compensation benefits:

- Coverage for cancer treatment under an employer-sponsored health plan or group health insurance trust fund, including timely reimbursement for any out-of-pocket deductible, copayment, or coinsurance costs incurred as a result of cancer treatment.
- A one-time cash payout of \$25,000 upon the firefighter's initial diagnosis of cancer.
- Leave time and employee retention benefits equivalent to those provided for other injuries or illnesses incurred in the line of duty.⁴

If a firefighter elects to continue coverage in the employer-sponsored health plan or group health insurance trust fund after terminating employment, the health coverage and cash payout benefits must be made available by the former employer for 10 years following the firefighter's termination of employment, provided the firefighter met the eligibility criteria at the time of separation and was not reemployed as a firefighter.⁵

Cancer Death Benefits

Current law provides death benefits to firefighters who die as a result of cancer or circumstances arising out of the treatment of cancer. If the firefighter participated in an employer-sponsored retirement plan, the plan must consider the firefighter to have died in the line of duty.⁶ If the firefighter did not participate in an employer-sponsored retirement plan, the employer must provide a death benefit to the firefighter's beneficiary equal to at least 42 percent of the firefighter's annual salary for at least 10 years.⁷ In addition, the beneficiary is entitled to a one-time payment of \$75,000.⁸

Cancer Prevention Best Practices

Two provisions of current law, ss. 112.1816(6), and 633.520(2)(a), F.S., direct the Division of State Fire Marshal within the Department of Financial Services to adopt rules to establish employer cancer prevention best practices as it relates to personal protective equipment,

² "Firefighter" is defined for the section to mean an individual employed as a full-time firefighter or full-time, Florida-certified fire investigator within the fire department or public safety department of an employer whose primary responsibilities are the prevention and extinguishing of fires; the protection of life and property; and the enforcement of municipal, county, and state fire prevention codes and laws pertaining to the prevention and control of fires; or the investigation of fires and explosives. S. 112.1816(1)(c).

³ Section 112.1816(2), F.S.

⁴ Section 112.1816(2)(a)-(c), F.S.

⁵ Section 112.1816(2), F.S.

⁶ Section 112.1816(4)(a), F.S.

⁷ Section 112.1816(4)(b), F.S.

⁸ Sections 112.1816(4)(c) and 112.191(2)(a), F.S.

decontamination, fire suppression apparatus, and fire stations. The adopted rule, Florida Administrative Code Rule 69A-62.025, provides an Employer Self-Assessment Tool listing cancer prevention best practices that are based on National Fire Protection Association and Federal Emergency Management Agency standards.

III. Effect of Proposed Changes:

SB 984 revises the cancer diagnosis benefits to remove the requirement that, in order to receive the \$25,000 payout for up to 10 years after terminating employment, a former firefighter must have elected to continue in an employer-sponsored health plan or group health insurance trust fund. This will allow a former firefighter who otherwise meets the eligibility criteria to receive the \$25,000 payout during that 10-year period regardless of whether they elect to continue coverage under the employer health plan or group health trust fund.

The bill also removes the term “initial” from the provision authorizing a one-time \$25,000 cash payout upon a firefighter’s “*initial* diagnosis of cancer.” As a result, the payout will no longer be expressly limited to a firefighter’s first cancer diagnosis.

The bill revises the firefighter cancer death benefit to require that the \$75,000 death benefit be made available by the former employer for 1 year after the firefighter terminates employment, provided the firefighter otherwise met the criteria and was not subsequently employed as a firefighter.

The bill removes the provision from s. 112.1816, F.S., requiring the Division of State Fire Marshal to adopt rules for employer cancer prevention best practices that is duplicative of the provision in s. 633.520, F.S.

The bill takes effect on July 1, 2026.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

Article VII, section 18 (a) of the Florida Constitution provides in part that a county or municipality may not be bound by a general law requiring a county or municipality to spend funds or take an action that requires the expenditure of funds unless certain specified exemptions or exceptions are met. If, under the bill, county and municipal governments that employ firefighters are required to fund additional expenses related to cancer diagnosis and death benefits under the bill, the mandates provision of Art. VII, s. 18 could apply. However, the mandates requirements do not apply to laws having an insignificant impact,^{9,10} which is \$2.4 million or less for Fiscal Year 2026-2027.¹¹ The fiscal impact of this bill has not yet been determined.

⁹ FLA. CONST. art. VII, s. 18(d).

¹⁰ An insignificant fiscal impact is the amount not greater than the average statewide population for the applicable fiscal year multiplied by \$0.10. See FLA. SENATE COMM. ON COMTY. AFFAIRS, *Interim Report 2012-115: Insignificant Impact*, (Sept. 2011), <http://www.flsenate.gov/PublishedContent/Session/2012/InterimReports/2012-115ca.pdf> (last visited Jan. 26, 2026).

¹¹ Based on the Demographic Estimating Conference’s estimated population adopted on June 30, 2025, <https://edr.state.fl.us/Content/conferences/population/archives/250630demographic.pdf> (last visited Jan. 26, 2026).

Additionally, an exception to the mandates provision could apply because the bill applies to all similarly situated persons, i.e., every county and municipal government that employs such individuals, in addition to the state, which also employs such individuals. For this exception to apply, the bill must include a finding of important state interest.

If the bill does qualify as a mandate not meeting an exemption or exception, in order to be binding upon cities and counties, the bill must include a finding of important state interest and be approved by a two-thirds vote of the membership of each house.¹²

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 fiscal impact of the bill is indeterminate at this time. However, state and local governments that employ firefighters may experience increased costs if additional firefighters receive benefits due to the changes to eligibility for the \$25,000 cancer diagnosis payout and the specification of a timeframe during which the death benefit must be made available.

The bill may reduce state and local government costs associated with retiree participation in employer-sponsored health plans or group health insurance trust funds by allowing

¹² FLA. CONST. art. VII, s. 18(a).

former firefighters to qualify for the cancer diagnosis lump-sum benefit without remaining enrolled in coverage.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends section 112.1816 of the Florida Statutes.

IX. Additional Information:

A. Committee Substitute – Statement of Changes:

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

B. Amendments:

None.