



**Fiscal Note**  
**Legislative Council Staff**  
Nonpartisan Services for Colorado’s Legislature

**SB 26-039: FPPA DISABILITY & SURVIVOR BENEFITS**

<b>Prime Sponsors:</b> Sen. Snyder; Pelton B. Rep. Boesenecker; Taggart	<b>Fiscal Analyst:</b> Erin Reynolds, 303-866-4146 erin.reynolds@coleg.gov
<b>Published for:</b> Senate Finance <b>Drafting number:</b> LLS 26-0444	<b>Version:</b> Initial Fiscal Note <b>Date:</b> January 29, 2026

**Fiscal note status:** This fiscal note reflects the introduced bill.

**Summary Information**

**Overview.** The bill modifies the Fire and Police Pension Association’s Statewide Death and Disability Plan.

**Types of impacts.** The bill is projected to affect the following areas on an ongoing basis:

- Local Government
- Statutory Public Entity

**Appropriations.** No appropriation is required.

**Table 1**  
**State Fiscal Impacts**

Type of Impact	Budget Year FY 2026-27	Out Year FY 2027-28
State Revenue	\$0	\$0
State Expenditures	\$0	\$0
Transferred Funds	\$0	\$0
Change in TABOR Refunds	\$0	\$0
Change in State FTE	0.0 FTE	0.0 FTE

## Summary of Legislation

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The bill updates the Fire and Police Pension Association's (FPPA's) Statewide Death & Disability Plan by reorganizing and recodifying existing law, removing outdated provisions, and clarifying ambiguous language.

In addition, the bill:

- replaces the current requirement for three independent medical exams with a process allowing the association's board to appoint a medical advisor based on each applicant's needs;
- authorizes the board to adopt rules to streamline disability benefit appeals and improve administration of mental health claims;
- allows the association to require occupationally disabled members to participate in rehabilitation and retraining programs, clarifies when cost-of-living adjustments begin for total disability retirees, and clarifies eligibility to apply for disability retirement benefits; and,
- repeals employer liability for disabilities existing at the start of employment and instead requires members to complete a health history form before employment to disclose preexisting conditions.

The bill does not change benefit amounts, eligibility service requirements, or require additional funding from the state, employers, or members.

## Background

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FPPA's [Statewide Death & Disability Plan](#) serves Colorado first responders and their families in the event of serious injury or death. Members are covered until they are eligible for normal retirement, retire, or otherwise terminate employment. Most plan members are also enrolled in an FPPA retirement plan. There are over 16,000 first responders covered by the plan, representing over 250 Colorado fire and police departments. The plan is funded by member and employer payroll contributions. The plan has a 91.4 percent funding ratio as of January 1, 2025.

## Local Government

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Local government employers who are members of the FPPA will have a minimal workload impact to provide updates to employees on the bill's changes to the Statewide Death & Disability Plan.

## **Statutory Public Entity**

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The FPPA and its board will have a minimal workload impact to update materials related to plan changes, implement the medical examination requirements and the appeals process for benefit denial, as well as to offer rehabilitation and retraining programs. Overall, the bill creates efficiencies for the FPPA at no cost to plan employers or members.

## **Effective Date**

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The bill takes effect 90 days following adjournment of the General Assembly sine die, assuming no referendum petition is filed.

## **State and Local Government Contacts**

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Fire and Police Pension Association