



House Bill 451

Frequently Asked Questions

What is the purpose of House Bill (HB) 451?

HB 451 requires all public entities in Georgia to offer a supplemental benefit program for eligible first responders diagnosed with post-traumatic stress disorder (PTSD) resulting from exposure to line of duty traumatic events. It creates two once-per-lifetime financial safety nets to assist with uninsured costs associated with PTSD treatment and recovery. A first responder may access the benefits quickly and confidentially without worry over stigma or job loss.

Doesn't a first responder's health plan pay for treatment of PTSD?

By law, employer health benefit plans are required to cover mental health treatment. However, employer health plans do not cover all costs associated with treatment and recovery, such as deductibles, co-pays, and out-of-network treatment costs.

The Office of Public Safety Support within the Department of Public Safety offers peer counseling and critical incident support services to first responders exposed to traumatic events at work. This law builds upon this existing support by guaranteeing that, following a qualifying diagnosis of occupational PTSD, first responders have easily accessible financial resources available to them. This law does not impact employer health plans.

How does the law define PTSD?

The law defines PTSD as an anxiety disorder caused by experiencing or being exposed to a traumatic event and which satisfies the clinical diagnostic criteria set forth in the American Psychiatric Association's Diagnostic and Statistical Manual of Mental Disorders in effect January 1, 2024.

How is the covered condition defined under the law?

To be a covered condition, PTSD must be diagnosed by a qualified diagnostician no more than two years after the date of the traumatic event.

How does the law define qualified diagnostician?

Qualified diagnosticians are psychiatrists, psychologists, and physicians who are duly authorized to practice in Georgia and are certified in a medical specialty appropriate for trauma related mental health diagnoses.

How does the law define a traumatic event?

The law defines a traumatic event as an actual or threatened death, serious injury, or act of sexual violence that occurs after July 1, 2024, and which the first responder experienced or was exposed to during the normal course of the first responder's regular occupational or volunteer duties on behalf of the public entity. In cases involving multiple traumatic events occurring after July 1, 2024, the traumatic event is the most recent event determined by the qualified diagnostician to be related to the symptoms of PTSD.

What are the benefits required under the law?

The law requires two once-per-lifetime benefits to assist with uninsured costs associated with PTSD treatment and recovery for eligible first responders.

- The first is a \$3,000 lump-sum benefit paid following the diagnosis of occupational PTSD by a qualified diagnostician.
- The second is a long-term disability benefit if the eligible first responder is no longer able to perform their duties as a first responder due to their PTSD diagnosis.
- The benefit begins 90 days following a first responder's inability to continue regular occupational or volunteer duties as a first responder due to the covered condition, despite receipt of appropriate treatment.
- The disability benefit is paid monthly for up to 36 months.
- Paid first responders receive 60% of their monthly pay to a maximum of \$5,000 per month.
- Volunteer first responders receive \$1,500 per month.

Following a traumatic event, how much time does a first responder have to obtain a PTSD diagnosis from a qualified diagnostician?

An eligible first responder may file a claim for the supplemental benefits up to 24 months following the end of service provided the traumatic event resulting in PTSD occurred when the first responder was in active service.

How does the law define a first responder?

Eligible first responder means any of the following as defined in the statutory code:

- Communications officer (Code Section 37-12-1)
- Correctional officer (Code Section 45-1-8)
- Emergency medical professional (Code Section 16-10-24.2)
- Emergency medical technician (Code Section 16-10-24.2)
- Firefighter (Code Section 25-4-2)
- Highway emergency response operator (Code Section 45-1-8)
- Jail officer (Code Section 45-1-8)
- Juvenile correctional officer (Code Section 45-1-8)
- Peace officer (Code Section 35-8-2)
- Probation officer (Code Section 45-1-8)
- Law enforcement officer with the Department of Natural Resources