



Ohio Retirement Study Council

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To: ORSC Members
From: Jeffery A. Bernard, Senior Research Associate
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Subject: S.B. 118/H.B. 161-PTSD Coverage

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Summary

S.B. 118/H.B. 161 are companion bills that would provide not more than one year of Bureau of Workers' Compensation (BWC) benefits for Post-Traumatic Stress Disorder (PTSD) without an accompanying physical injury. The expanded coverage would apply to peace officers, firefighters, and emergency medical workers. As currently drafted, the bills do not require an ORSC analysis as they would not affect the state retirement systems.

PTSD Coverage

I contacted the Ohio Police and Fire Pension Fund, State Highway Patrol Retirement System, and Public Employees Retirement System for information on their PTSD disability coverage and potential effects of the bills. The three systems concurred that the bills would have little if any effect on the systems. This is due in part to the fact that eligibility for a disability grant in the retirement system is independent of BWC eligibility. Therefore, it is possible that an individual could be eligible for a BWC grant but not a retirement system disability and vice versa, as is the case currently. As long as this separation of decision making continues, the bills will not affect the retirement systems, and will therefore not require an analysis by ORSC staff.

That said, the systems also indicated that individuals newly covered under BWC by the bill are likely already covered by the system's disability program, once again suggesting the bills would have little if any effect on the systems. ORSC staff does note that, as written, in these cases where the individual is eligible for both a BWC benefit and a state retirement system benefit, the default payer is the state retirement system. It is not clear why the state retirement system would always be the primary, default payer.