

**Columbus Consolidated Government
Council Meeting Agenda Item**

TO:	Mayor and Councilors
AGENDA SUBJECT:	Georgia First Responder Post Traumatic Stress Disorder (PTSD) Program Insurance
INITIATED BY:	Finance Department

It is requested that Council approve payment to Apex Insurance Agency, LLC (Atlanta, GA), with Everest of Warren, NJ as the carrier, for state-mandated Post-Traumatic Stress Disorder (PTSD) insurance for Public Safety officers pursuant to House Bill 451, in the amount of \$610,781.50 for the period of 01/01/2025 – 01-01/2026, as well as any future payments.

In the course of its 2024 legislative session, the Georgia legislature passed HB 451, which amended Title 45 of the Official Code of Georgia Annotated, relating to public officers and employees; title 45 has been amended to add Chapter 25 the “Ashley Wilson Act”. This chapter requires employers to provide certain insurance benefits to first responders diagnosed with occupational post-traumatic stress disorder. The effective date of the legislation is January 1, 2025.

The Ashley Wilson Act provides benefits for eligible First Responders with a “covered condition” of PTSD that is the direct result of an experience of, or exposure to, a traumatic event during the normal course of their regular occupational or volunteer duties on behalf of a public entity. To be a covered condition, the PTSD must be diagnosed by a qualified diagnostician no more than two (2) years after the date of the traumatic event. Per HB 451, “‘Traumatic Event’ means an actual or threatened death, serious injury, or act of sexual violence that occurs on or 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 duties or volunteer duties on behalf of a public entity.”

Per Resolution No. 117-23, dated March 28, 2023, Council authorized the execution of an annual contract with the USIS, Inc. dba AmeriSys (Alpharetta, GA) for workers compensation claims management services. As Apex Insurance Agency, LLC currently provides services for the workers’ compensation claims management annual contract, the Risk Management Division of the Human Resources Department obtained a quote from Apex Insurance Agency, LLC for the for state-mandated Post-Traumatic Stress Disorder (PTSD) insurance

Funds are available in the FY25 Budget: Risk Management Services Fund – Human Resources – Workers Compensation – Contractual Services; 0860 – 220 – 3820 – WCOM – 6319

A RESOLUTION

NO. _____

A RESOLUTION AUTHORIZING PAYMENT TO APEX INSURANCE AGENCY, LLC (ATLANTA, GA), WITH EVEREST AS THE CARRIER, FOR STATE-MANDATED POST-TRAUMATIC STRESS DISORDER (PTSD) INSURANCE FOR PUBLIC SAFETY OFFICERS PURSUANT TO HOUSE BILL 451, IN THE AMOUNT OF \$610,781.50 FOR THE PERIOD OF 01/01/2025 – 01/01/2026, AS WELL AS, ANY FUTURE PAYMENTS.

WHEREAS, in the course of its 2024 legislative session, the Georgia legislature passed HB 451, which amended Title 45 of the Official Code of Georgia Annotated, relating to public officers and employees; title 45 has been amended to add Chapter 25 the “Ashley Wilson Act”. This chapter requires employers to provide certain insurance benefits to first responders diagnosed with occupational post-traumatic stress disorder. The effective date of the legislation is January 1, 2025; and,

WHEREAS, the Ashley Wilson Act provides benefits for eligible First Responders with a “covered condition” of PTSD that is the direct result of an experience of, or exposure to, a traumatic event during the normal course of their regular occupational or volunteer duties on behalf of a public entity. To be a covered condition, the PTSD must be diagnosed by a qualified diagnostician no more than two (2) years after the date of the traumatic event. Per HB 451, “‘Traumatic Event’ means an actual or threatened death, serious injury, or act of sexual violence that occurs on or 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 duties or volunteer duties on behalf of a public entity”; and,

WHEREAS, per Resolution No. 117-23, dated March 28, 2023, Council authorized the execution of an annual contract with the USIS, Inc. dba AmeriSys (Alpharetta, GA) for workers compensation claims management services. As Apex Insurance Agency, LLC currently provides services for the workers’ compensation claims management annual contract, the Risk Management Division of the Human Resources Department obtained a quote from Apex Insurance Agency, LLC for the for state-mandated Post-Traumatic Stress Disorder (PTSD) insurance.

NOW, THEREFORE, THE COUNCIL OF COLUMBUS, GEORGIA, HEREBY RESOLVES AS FOLLOWS:

That the City Manager and/or his designee is hereby approved to make payment to Apex Insurance Agency, LLC (Atlanta, GA), with Everest as the carrier, for state-mandated Post-Traumatic Stress Disorder (PTSD) insurance for Public Safety officials, in the amount of \$610,781.50 for the period of 01/01/2025 – 01-01/2026, as well as, any future payments. Funds are available in the FY25 Budget: Risk Management Services Fund – Human Resources – Workers Compensation – Contractual Services; 0860 – 220 – 3820 – WCOM – 6319 Funding for future payments will be budgeted in the respective fiscal year.

Introduced at a regular meeting of the Council of Columbus, Georgia, held the ____ day of _____, 2025 and adopted at said meeting by the affirmative vote of _____ members of said Council.

Councilor Allen	voting _____
Councilor Chambers	voting _____
Councilor Cogle	voting _____
Councilor Crabb	voting _____
Councilor Davis	voting _____
Councilor Garrett	voting _____
Councilor Hickey	voting _____
Councilor Huff	voting _____
Councilor Thomas	voting _____
Councilor Tucker	voting _____

Sandra T. Davis, Clerk of Council

B.H. "Skip" Henderson III, Mayor