

On May 1, 2024, Gov. Brian Kemp ceremoniously signed House Bill 451 (2024), **The Ashley Wilson Act**, into law at a signing ceremony at the Georgia Public Safety Training Center in Forsyth, Georgia: the bill sponsors, Rep. Devan Seabaugh, Sen. Randy Robertson, and Gwinnett County Sgt. Ashley Wilson and many others were in attendance.

The Ashley Wilson Act requires the State of Georgia and any local government or authority in the State to provide and maintain specific Post-Traumatic Stress Disorder (PTSD) insurance coverages for all “eligible first responders” as defined in O.C.G.A. § 45-25-2 as of January 1, 2025. This includes all full-time, part-time, and volunteer first responders.

Working together, the Association of County Commissioners of Georgia (ACCG) and the Georgia Municipal Association (GMA) engaged insurance industry experts to create an insurance product to help local governments comply with the requirements of HB 451. Chapter 85 of Title 36 of the Official Code of Georgia Annotated allows the ACCG - Interlocal Risk Management Agency (ACCG-IRMA), administered by ACCG, to provide coverage to counties and the Georgia Interlocal Risk Management Agency (GIRMA), administered by GMA, to provide coverage to cities. ACCG-IRMA and GIRMA have established new group self-insurance funds to provide counties and cities with the required coverage. Jointly, these programs are known as the Georgia First Responder PTSD Program.

The program is fully insured, affordable, and satisfies all obligations of [HB 451 \(2024\), The Ashley Wilson Act](#). It is backed by MetLife (A.M. Best rating of A+(Superior)).

The **Georgia First Responder PTSD Program** is designed to help bridge financial gaps first responders encounter following a diagnosis of PTSD. It helps with extra expense items such as deductibles, co-pays, and out-of-network treatments and offsets income loss. The benefits provide a little peace of mind so the first responder can focus on healing.