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## DIGEST

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HB 460 Original

2017 Regular Session

Berthelot

**Abstract:** Authorizes the state fire marshal to purchase group insurance for certain volunteer members of fire companies.

Present law creates the "Two Percent Fire Insurance Fund" (fund). Present law provides that monies in the fund shall be available in amounts appropriated annually by the legislature for certain purposes in a certain order of priority. Proposed law adds to the list of purposes providing for the state fire marshal, an amount necessary to satisfy the requirements of proposed law, relative to the purchase of group critical illness insurance for volunteer members of fire companies. Proposed law places this stated purpose last in the priority list established by present law.

Proposed law defines the terms "fire company" and "volunteer member" for the purposes of proposed law.

Proposed law provides that the legislature of the state of Louisiana finds all of the following:

- (1) That the fire prevention and suppression services provided by volunteer fire companies are vital to the protection of the citizens of the state.
- (2) That the provisions of proposed law are intended to empower the state fire marshal with a means by which he may provide insurance coverage to volunteer members of fire companies relative to treatment of heart and lung disease, stroke, and certain types of cancer.
- (3) That the remedies provided for by proposed law shall constitute the exclusive remedy, as described in present law (R.S. 23:1032), available to any volunteer member against a fire company.

Proposed law provides that, for the purposes of proposed law, the state fire marshal is authorized to negotiate for and purchase out of funds available in the fund, provided for in present law (R.S. 22:347), a group critical illness policy to provide for a lump sum benefit for volunteer members.

Proposed law provides that when a volunteer member is diagnosed with any disease or infirmity of the heart or lungs, stroke, or cancer, the disease, infirmity, stroke, or cancer shall be presumed to have been caused by or to have resulted from his service as a volunteer member of a fire company due to exposure to heat, smoke, fumes, or other carcinogenic, poisonous, toxic, or chemical substances. Proposed law declares that the presumption shall be rebuttable by evidence meeting the appropriate legal standard.

Proposed law provides that notwithstanding the provisions of proposed law, the provisions of proposed law shall be applicable only to certain types of cancer. Any type of cancer meeting all of the following criteria shall be deemed to meet the requirements of this Subsection:

- (1) Diagnosed as leukemia, lymphoma, or multiple myeloma or any other type of cancer that may be caused by exposure to heat, smoke, radiation, or a known or suspected carcinogen as defined by the International Agency for Research on Cancer.
- (2) Diagnosed as originating in the bladder, brain, colon, liver, lungs, pancreas, skin, kidney, testicle, or gastrointestinal tract.

Proposed law provides that, in the event that a volunteer member is diagnosed with heart or lung disease, stroke, or a type of cancer meeting the requirements of proposed law, all of the following criteria shall apply in determination of the eligibility of the volunteer member for receiving the benefits provided pursuant to the group policy described in proposed law:

- (1) The volunteer member shall have completed five or more years of service with the fire company.
- (2) The name of the member must have been carried on the membership list of the fire company immediately prior to when his membership with the fire company ceased.

Proposed law provides that, in the event a volunteer member is determined to be eligible to receive a benefit pursuant to proposed law, the option to enroll for this benefit shall be offered to the volunteer member for no less than ninety days from the date his membership ceased as a volunteer member with the fire company.

Proposed law provides that any eligible volunteer member who enrolls to receive the benefit shall be entitled to receive the benefit through the age of 70 with coverage terminating when the volunteer member attains the age of 71.

Proposed law requires the state fire marshal to deliver to each fire company a printed or electronic notice concerning the policy requirements as to written notice of claim and written proof of loss including the period in which a claim must be filed. The fire company shall post such notice in a conspicuous place at its facilities.

Proposed law requires fire companies to provide to the state fire marshal, upon request and within a reasonable time period, any documents, materials, or other information necessary to administer the provisions of proposed law.

Proposed law clarifies that the state fire marshal is authorized to promulgate any rules or regulations necessary to administer the provisions of proposed law in accordance with the Administrative Procedure Act (R.S. 49:950, et seq.).

(Adds R.S. 22:347(A)(1)(c) and R.S. 40:1593.1)