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## DIGEST

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HB 1125 Original

2026 Regular Session

Hilferty

**Abstract:** Authorizes a political subdivision that employs full-time firefighters to elect to enroll its full-time firefighters in insurance programs offered by the state's Office of Group Benefits (OGB).

Present law (R.S. 42:801 et seq.) establishes OGB within the office of the governor to administer and implement insurance programs for state employees and others who have been authorized to participate, including but not limited to school boards that elect participation, certain parish judges, and certain retirees.

Proposed law authorizes participation by an employee of a political subdivision who is employed full-time in a political subdivision's fire department, if the political subdivision elects participation for these employees. For purposes of proposed law, the term "fire department" includes any department, district, unit, or organization within local government whose primary purpose is preventing and extinguishing fires. Proposed law further prohibits any law, rule, or policy from inhibiting the ability of an employer to elect participation pursuant to the provisions of proposed law.

Present law (R.S. 42:808) provides for calculation of employee contribution rates for participation in OGB plans. These rates are calculated based on the employee's number of years of participation in OGB plans. Proposed law grants participation credit in OGB plans for a fire department employee's prior participation in a health insurance plan sponsored by his employer for the period of his full-time employment with that employer in the fire department prior to the employer joining OGB. Restricts the award of credit to the continuous period of employment with the participating employer in the fire department as of the date the employer joins OGB.

Effective Jan. 1, 2027.

(Amends R.S. 42:808(B); Adds R.S. 42:808(A)(12)and 851(W))