

2026 Regular Session

HOUSE BILL NO. 430

BY REPRESENTATIVE CHASSION

LAW ENFORCE/OFFICERS: Enacts the MJ 911 Act to extend health insurance coverage for families of law enforcement officers and firemen employed in Lafayette Parish who are killed in the line of duty

1 AN ACT

2 To enact R.S. 40:1665.5 and 1665.6, relative to health insurance coverage for the families
3 of law enforcement officers and firemen killed in the line of duty; to provide for
4 health insurance coverage for the families of law enforcement officers and firemen
5 employed in Lafayette Parish who are killed in the line of duty; and to provide for
6 related matters.

7 Notice of intention to introduce this Act has been published
8 as provided by Article III, Section 13 of the Constitution of
9 Louisiana.

10 Be it enacted by the Legislature of Louisiana:

11 Section 1. R.S. 40:1665.5 and 1665.6 are hereby enacted to read as follows:

12 §1665.5. Lafayette Parish; health insurance coverage for surviving spouses and
13 children of firemen in certain cases

14 A. The employer of a fireman employed in Lafayette Parish who suffers
15 death as a result of any injury arising out of and in the course of the performance of
16 his official duties as a fireman, or arising out of any activity while on or off duty in
17 his capacity as a fireman in the protection of life or property, shall provide and pay
18 for health insurance coverage for the fireman's surviving spouse until the surviving
19 spouse reaches Medicare eligibility.

1 B.(1) The employer of a fireman employed in Lafayette Parish who suffers
2 death as a result of any injury arising out of and in the course of the performance of
3 his official duties as a fireman, or arising out of any activity while on or off duty in
4 his capacity as a fireman in the protection of life or property, shall provide and pay
5 for health insurance coverage for the fireman's child, stepchild, or adopted child who
6 is any of the following:

7 (a) Under the age of twenty-six.

8 (b) Physically or mentally disabled.

9 (2) The employer shall provide and pay for the health insurance required by
10 this Subsection following the death of the fireman until the child no longer meets the
11 qualifications provided pursuant to Paragraph (1) of this Subsection.

12 C. If health insurance coverage is offered by the employer to active
13 members, the health insurance provided to a surviving spouse or child pursuant to
14 this Section shall be equal in coverage to that offered to active members.

15 D.(1) The surviving spouse may decline the health insurance coverage
16 required by Subsection A of this Section.

17 (2) The surviving parent or legal guardian of each child, stepchild, or
18 adopted child of the deceased fireman may decline the health insurance coverage
19 required by Subsection B of this Section for the child.

20 E. Notwithstanding any provision of law to the contrary, the provisions of
21 this Section shall be applied retroactively to January 1, 2017, for the payment of
22 health insurance benefits for the surviving spouse and the children, stepchildren, and
23 adopted children of any firemen who suffered death as a result of any injury arising
24 out of and in the course of the performance of his official duties as a fireman, or
25 arising out of any activity while on or off duty in his capacity as a fireman in the
26 protection of life or property.

1 §1665.6. Lafayette Parish; health insurance coverage for surviving spouses and
2 children of law enforcement officers in certain cases

3 A. The employer of a law enforcement officer employed in Lafayette Parish
4 who suffers death as a result of any injury arising out of and in the course of the
5 performance of his official duties as a law enforcement officer, or arising out of any
6 activity while on or off duty in his capacity as a law enforcement officer in the
7 protection of life or property, shall provide and pay for health insurance coverage for
8 the law enforcement officer's surviving spouse until the surviving spouse reaches
9 Medicare eligibility.

10 B.(1) The employer of a law enforcement officer employed in Lafayette
11 Parish who suffers death as a result of any injury arising out of and in the course of
12 the performance of his official duties as a law enforcement officer, or arising out of
13 any activity while on or off duty in his capacity as a law enforcement officer in the
14 protection of life or property, shall provide and pay for health insurance coverage for
15 the law enforcement officer's child, stepchild, or adopted child who is any of the
16 following:

17 (a) Under the age of twenty-six.

18 (b) Physically or mentally disabled.

19 (2) The employer shall provide and pay for the health insurance required by
20 this Subsection following the death of the law enforcement officer until the child no
21 longer meets the qualifications pursuant to Paragraph (1) of this Subsection.

22 C. If health insurance coverage is offered by the employer to active
23 members, the health insurance provided to a surviving spouse or child pursuant to
24 this Section shall be equal in coverage to that offered to active members.

25 D.(1) The surviving spouse may decline the health insurance coverage
26 required by Subsection A of this Section.

27 (2) The surviving parent or legal guardian of each child, stepchild, or
28 adopted child of the deceased law enforcement officer may decline the health
29 insurance coverage required by Subsection B of this Section for the child.

1 E. Notwithstanding any provision of law to the contrary, the provisions of
 2 this Section shall be applied retroactively to January 1, 2017, for the payment of
 3 health insurance benefits for the surviving spouse and the children, stepchildren, and
 4 adopted children of any law enforcement officer who suffered death as a result of
 5 any injury arising out of and in the course of the performance of his official duties
 6 as a law enforcement officer, or arising out of any activity while on or off duty in his
 7 capacity as a law enforcement officer in the protection of life or property.

8 Section 2. R.S. 40:1665.5 and 1665.6 as enacted by Section 1 of this Act shall be
 9 known and may be cited as the "MJ 911 Act" in memory of officers lost in the line of duty.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 430 Engrossed

2026 Regular Session

Chassion

Abstract: Extends health insurance coverage for the families of Lafayette Parish law enforcement officers and firemen killed in the line of duty.

Present law requires the employer of a law enforcement officer or fireman who is killed in the course of the performance of his official duties or arising out of any activity on or off duty in his capacity as a law enforcement officer or fireman, in the protection of life or property, to provide and pay for health insurance coverage for the law enforcement officer's or fireman's surviving spouse for two years following the death of the law enforcement officer or fireman. Requires the employer to provide and pay for health insurance coverage for the law enforcement officer's or fireman's surviving children, stepchildren, and adopted children for as long as the child remains qualified for the benefit or two years, whichever comes first.

Proposed law retains present law.

Proposed law enacts the "MJ 911 Act" in memory of officers lost in the line of duty.

Proposed law requires the employer of a law enforcement officer or fireman employed in Lafayette Parish to provide health insurance coverage until the law enforcement officer's surviving spouse or the surviving spouse of a fireman reaches Medicare eligibility. Extends health insurance coverage to the law enforcement officer's or fireman's child, stepchild, or adopted child who is any of the following:

- (1) Under the age of 26.
- (2) Physically or mentally disabled.

Proposed law requires health insurance coverage for children until a child no longer meets the specified qualifications.

Proposed law applies retroactively to Jan. 1, 2017.

(Adds R.S. 40:1665.5 and 1665.6)

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Appropriations to the original bill:

1. Changes the termination of health insurance coverage for a deceased fireman or law enforcement officer's surviving spouse from the remainder of the surviving spouse's life to until the surviving spouse reaches Medicare eligibility.
2. Changes the age until which a deceased law enforcement officer or fireman's child, stepchild, or adopted child qualifies for health insurance coverage pursuant to proposed law from 18 years of age to 26 years of age.
3. Removes provision requiring coverage if a child, stepchild, or adopted child is under the age of 23 and enrolled in secondary school or an accredited college or university.