



**OFFICE OF LEGISLATIVE AUDITOR
Fiscal Note**

Fiscal Note On: **HB 430** HLS 26RS 1212
 Bill Text Version: **ENGROSSED**
 Opp. Chamb. Action:
 Proposed Amd.:
 Sub. Bill For.:

Date: April 10, 2026 5:37 PM **Author:** CHASSION
Dept./Agy.: Lafayette Parish **Analyst:** Courtney Stevenson
Subject: Health insurance for surviving spouses & children

LAW ENFORCE/OFFICERS EG INCREASE LF EX See Note Page 1 of 1

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

Purpose of the Bill: This bill would require the employers of law enforcement officers or firefighters in Lafayette Parish who are killed while performing their job duties to provide their surviving spouses with health insurance until they reach Medicare eligibility. It would also provide their surviving children with health insurance until they meet certain requirements.

Currently, the children and spouses of law enforcement officers killed while performing their duties in Louisiana are entitled to two years of health insurance coverage. The families of firefighters covered by this bill are not currently entitled to the two years of health insurance coverage provided to law enforcement officers.

The bill would apply retroactively to cover officers and firefighters killed since Jan. 1, 2017.

EXPENDITURES	2026-27	2027-28	2028-29	2029-30	2030-31	5 -YEAR TOTAL
State Gen. Fd.	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	\$0
Ded./Other	\$0	\$0	\$0	\$0	\$0	\$0
Federal Funds	\$0	\$0	\$0	\$0	\$0	\$0
Local Funds	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	SEE BELOW	
Annual Total						
REVENUES	2026-27	2027-28	2028-29	2029-30	2030-31	5 -YEAR TOTAL
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	\$0
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	\$0
Ded./Other	\$0	\$0	\$0	\$0	\$0	\$0
Federal Funds	\$0	\$0	\$0	\$0	\$0	\$0
Local Funds	\$0	\$0	\$0	\$0	\$0	\$0
Annual Total	\$0	\$0	\$0	\$0	\$0	\$0

EXPENDITURE EXPLANATION

This bill would increase local government expenditures and potentially state general funds by an indeterminable amount. At least three police officers and one firefighter would be covered by this bill, which would increase local fund expenditures. Specifically, this includes two police officers from the Lafayette Police Department, one police officer from the Youngsville Police Department, and one firefighter from the Lafayette Fire Department. The additional local government costs to provide the insurance coverage required by the bill to the families of these individuals would be:

	<u>FY 2027:</u>	<u>FY 2028:</u>	<u>FY 2029:</u>	<u>FY 2030:</u>	<u>FY 2031:</u>
Lafayette	\$ 91,121	\$14,793	\$12,336	\$11,503	\$12,423
Youngsville	<u>\$ 44,761</u>	<u>\$14,520</u>	<u>\$15,972</u>	<u>\$17,569</u>	<u>\$19,326</u>
Total	\$135,882	\$29,313	\$28,308	\$29,072	\$31,749

Any future line of duty deaths would increase expenditures by an indeterminable amount based on employer, future health insurance costs, and other factors. This may include state general fund expenditures if law enforcement officers and firefighters employed in Lafayette Parish include employees of state agencies who are based in Lafayette Parish (e.g., firefighters employed by the Dept. of Agriculture and Forestry, and law enforcement officers employed by the State Police, Dept. of Wildlife and Fisheries, Dept. of Corrections, etc.).

The number and timing of future line of duty deaths over the next five fiscal years is unknown. However, over the previous five fiscal years, employers in Lafayette Parish had two law enforcement deaths and one firefighter death. This firefighter death is included as a result of the heart and lung disease presumption in R.S. 33:2581, which states that the death of a firefighter as a result of a heart or lung disease is presumed to be caused by their employment if it arises after five years of employment. There are similar presumptions for firefighters who die of cancer and for both law enforcement officers and firefighters who die of heart attacks and strokes under certain conditions. According to the Law Enforcement Officers and Firemen's Survivor Benefit Review Board, these presumptions have increased the rate of firefighter deaths that qualify for survivor's benefits in recent years.

REVENUE EXPLANATION

This bill is not expected to impact revenues.

Senate
 13.5.1 >= \$100,000 Annual Fiscal Cost {S & H}
 13.5.2 >= \$500,000 Annual Tax or Fee Change {S & H}

House
 6.8(F)(1) >= \$100,000 SGF Fiscal Cost {H & S}
 6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S}

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