

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 by the City of Lafayette 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 by the City of Lafayette who are killed in the line of duty; and to provide  
6 for 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. The City of Lafayette; health insurance coverage for surviving spouses and  
13 children of firemen in certain cases

14 A. The employer of a fireman employed by the City of Lafayette 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 by the City of Lafayette who  
2           suffers death as a result of any injury arising out of and in the course of the  
3           performance of his official duties as a fireman, or arising out of any activity while  
4           on or off duty in his capacity as a fireman in the protection of life or property, shall  
5           provide and pay for health insurance coverage for the fireman's child, stepchild, or  
6           adopted child who 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. The City of Lafayette; 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 by the City of  
4       Lafayette who suffers death as a result of any injury arising out of and in the course  
5       of the performance of his official duties as a law enforcement officer, or arising out  
6       of any activity while on or off duty in his capacity as a law enforcement officer in  
7       the protection of life or property, shall provide and pay for health insurance coverage  
8       for 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 by the City of  
11       Lafayette who suffers death as a result of any injury arising out of and in the course  
12       of the performance of his official duties as a law enforcement officer, or arising out  
13       of any activity while on or off duty in his capacity as a law enforcement officer in  
14       the protection of life or property, shall provide and pay for health insurance coverage  
15       for 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 Reengrossed

2026 Regular Session

Chassion

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

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 by the city of Lafayette 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.

The House Floor Amendments to the engrossed bill:

1. Changes the employer required to provide health insurance coverage under proposed law from Lafayette Parish to the city of Lafayette.