

LEGISLATIVE FISCAL OFFICE
Fiscal Note



Fiscal Note On: **SB 461** SLS 26RS 1482

Bill Text Version: **ORIGINAL**

Opp. Chamb. Action:

Proposed Amd.:

Sub. Bill For.:

REVISED

Date: April 24, 2026	3:58 PM	Author: LUNEAU
Dept./Agy.: Supreme Court and Office of Group Benefits		Analyst: Garrett Ordner
Subject: Group Benefits coverage for Supreme Court-created entities		

GROUP BENEFITS PROGRAM OR INCREASE SG EX See Note
Provides relative to the office of group benefits. (8/1/26)

Page 1 of 1

Present law provides definitions of employee for purposes of participation in Office of Group Benefits (OGB) insurance plans. Proposed law extends this definition to active employees of entities created by rule or order of the La. Supreme Court, provided the court approves their participation. Proposed law requires that the entity pays the employer share of premiums due solely from monies generated by the entity.

EXPENDITURES	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.	INCREASE	INCREASE	INCREASE	INCREASE	INCREASE	
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						
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.	INCREASE	INCREASE	INCREASE	INCREASE	INCREASE	
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						

EXPENDITURE EXPLANATION

To the extent that the Supreme Court approves participation of the applicable entities, and employees elect to enroll in an OGB plan, there may be increased expenditures of self-generated revenues by these entities to cover employer contributions for enrolled employees if these contributions are greater than the employer contributions under the entities' current plans. If these contributions are less than the employer contributions under the entities' current plans, costs to the entities will decrease. There will be increased expenditures by OGB to cover claims made by the newly eligible enrollees as well as administrative costs. The extent of these expenditures will depend on the rate of enrollment in OGB plans and the types of plans chosen by enrollees.

According to consultation with Supreme Court staff, the only entities whose employees are not already covered by OGB as employees of the Supreme Court are the Louisiana Attorney Disciplinary Board (LADB), which includes the Office of Disciplinary Counsel, and the Committee on Bar Admissions (COBA). The Supreme Court reports that these entities have a combined 45 active employees, though the LFO was only able to independently confirm 14 employees for LADB and 7 employees for COBA. The LFO was unable to independently obtain an employee count for the Office of Disciplinary Counsel.

As an illustrative example, if 45 employees enroll in Magnolia Open Access (\$260.28 per month in premiums), assuming a 75% employer participation level, the employing agencies would be responsible for a combined annual employer contribution of \$421,653.60. At 21 employees (the number confirmed by the LFO), the employer contribution would be \$196,771.68.

REVENUE EXPLANATION

To the extent that the Supreme Court approves participation of the applicable entities, and employees elect to enroll in an OGB plan, OGB will collect self-generated revenues through member premiums and Flexible Spending Account (FSA) contributions. The amount of such collections will depend on the rate of enrollment in OGB plans and the types of plans chosen by enrollees.

For active employees, monthly premiums range from \$90.46 for a single enrollee on the Pelican HSA775 plan to \$906.06 for a family on the Magnolia Open Access plan.

Senate Dual Referral Rules
 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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