

2026 Regular Session

HOUSE BILL NO. 1125

BY REPRESENTATIVE HILFERTY

INSURANCE/GROUP-STATE: Provides for participation by full-time firefighters in insurance programs offered by the state's Office of Group Benefits

1 AN ACT

2 To amend and reenact R.S. 42:808(B) and to enact R.S. 42:808(A)(12) and 851(W), relative  
3 to participation in insurance programs offered by the state's Office of Group  
4 Benefits; to authorize participation by employees and retirees of fire departments in  
5 certain circumstances; to provide for participation credit for those employees; to  
6 provide for definitions; to provide for an effective date; and to provide for related  
7 matters.

8 Be it enacted by the Legislature of Louisiana:

9 Section 1. R.S. 42:808(B) is hereby amended and reenacted and R.S. 42:808(A)(12)  
10 and 851(W) are hereby enacted to read as follows:

11 §808. Eligibility in group programs

12 A. For the purposes of participating in life, health, or other programs  
13 sponsored by the Office of Group Benefits, an employee is defined as:

14 \* \* \*

15 (12) Notwithstanding any provision of law to the contrary, an employee who  
16 is employed full-time in a political subdivision's fire department, if the political  
17 subdivision elects participation for these employees. No law, rule, or policy shall  
18 prohibit the ability of an employer to elect participation pursuant to the provisions  
19 of this Paragraph. For purposes of this Paragraph, the term "fire department"

1 includes any department, district, unit, or organization within local government  
2 whose primary purpose is preventing and extinguishing fires.

3 B. No individual may participate in a program sponsored by the Office of  
4 Group Benefits unless the school board, state agency, or political subdivision  
5 through which the individual is actively employed or retired from participates in the  
6 program as a group. However; an individual may participate in a program sponsored  
7 by the Office of Group Benefits pursuant to Paragraph (A)(12) of this Section as part  
8 of a class if every employee participating pursuant to Paragraph (A)(12) of this  
9 Section for that employer and every retiree of that employer who participated  
10 pursuant to Paragraph (A)(12) of this Section is made part of the class.

11 \* \* \*

12 §851. Authority for employee benefit programs; payroll deduction for payment of  
13 premiums

14 \* \* \*

15 W. An employee who participates pursuant to R.S. 42:808(A)(12) shall  
16 receive credit for participation in Office of Group Benefits plans for prior  
17 participation in a health insurance plan sponsored by his employer for the period of  
18 his full-time employment with that employer in the fire department prior to the  
19 employer electing participation pursuant to R.S. 42:808(A)(12). Credit shall be  
20 awarded pursuant to the provisions of this Subsection only for the continuous period  
21 of full-time employment with the participating employer in the fire department as of  
22 the date the employer elects participation pursuant to R.S. 42:808(A)(12). For  
23 purposes of this Subsection, the term "fire department" includes any department,  
24 district, unit, or organization within local government whose primary purpose is  
25 preventing and extinguishing fires.

26 Section 2. The provisions of this Act shall become effective January 1, 2027.

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**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)]

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HB 1125 Engrossed

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))