

GREEN SHEET REDIGEST

HB 591

2026 Regular Session

Green

INSURANCE: Creates the Paid Family Leave Insurance Act.

DIGEST

Proposed law shall be known and may be cited as the "Paid Family Leave Insurance Act".

Proposed law creates a new line of insurance.

Proposed law allows insurers licensed to transact life insurance or disability income insurance in Louisiana to offer insurance providing paid family leave benefits for wage replacement caused by nondisability-related work absences.

Proposed law defines key terms.

Proposed law establishes eligibility for benefits.

Proposed law allows insurers to require an unpaid waiting period before a claim may be filed. Further requires the insurers to set forth the terms and conditions of the unpaid waiting period.

Proposed law provides for required policy provisions.

Proposed law allows the policy to contain written exclusions, limitations, or reductions of benefits.

Proposed law provides that paid family leave benefits shall not replace workers' compensation benefits nor interrupt prescription for workers' compensation claims as provided in present law.

Effective upon signature of governor or lapse of time for gubernatorial action.

(Adds R.S. 22:1192.1-1192.4)

Summary of Amendments Adopted by House

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

1. Provide that payment of benefits under any policy or rider providing paid family leave benefits shall not be deemed wages in lieu of workers' compensation benefit nor interrupt prescription for any claim arising under present law (R.S. 23:1020.1 et. seq.).
2. Make technical changes.

Summary of Amendments Adopted by Senate

Committee Amendments Proposed by Senate Committee on Insurance to the engrossed bill

1. Make technical changes.