RÉSUMÉ DIGEST

ACT 817 (HB 591) **2026 Regular Session** **Green**

New law establishes the "Paid Family Leave Insurance Act" as a distinct line of insurance within the state of Louisiana.

New law (R.S. 22:1192.2) grants authorization to insurers licensed to engage in life insurance or disability income insurance to provide paid family leave insurance. Such coverage may be offered either as a standalone policy or as an addendum (rider) to existing insurance policies.

New law (R.S. 22:1192.3) delineates essential definitions, including "family leave", "family member", "child", and "serious health condition", to align the criteria for qualifying leave with those established under the federal Family and Medical Leave Act.

New law (R.S. 22:1192.4(A)) stipulates that paid family leave benefits may be utilized for wage replacement during periods of leave taken for the following purposes: the birth, adoption, or foster placement of a child; the care of a family member with a serious health condition; qualifying military-related exigencies; the care of an injured service member; and other family leave circumstances as defined by policy.

New law (R.S. 22:1192.4(B)) mandates that insurance policies must expressly establish the duration of benefits, which shall not be less than two weeks within a 52-week period. Furthermore, such policies must clearly define the methodology used to calculate that duration.

New law (R.S. 22:1192.4(C)) authorizes insurers to impose an unpaid waiting period and requires policies to clearly define its terms and conditions.

New law (R.S. 22:1192.4(D)) requires policies to specify benefit amounts, wage calculations, and any offsets for other income or benefits.

New law (R.S. 22:1192.4(E)) permits policies to include limitations, exclusions, or reductions in benefits, provided such conditions are explicitly stated.

New law (R.S. 22:1192.4(F)-(G)) provides for prompt, periodic payment of benefits and requires that premiums and policy structures comply with applicable federal Social Security Act guidelines.

Existing law governs wage replacement and prescription for workers' compensation claims. New law (R.S. 22:1192.4(H)) stipulates that paid family leave benefits shall not be considered wages in lieu of workers' compensation and shall not interrupt prescription for related claims.

New law retains the interaction with existing workers' compensation law while clarifying that paid family leave insurance operates as a separate, optional insurance product.

Effective June 8, 2026.

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