

2025 Regular Session

HOUSE BILL NO. 231

BY REPRESENTATIVE CHASSION

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

LAW ENFORCE/OFFICERS: Extends health insurance coverage for the families of law enforcement officers and firemen killed in the line of duty

## 1 AN ACT

2 To amend and reenact R.S. 40:1665.2(G)(1) and (2)(b) and to enact R.S. 40:1665(D),  
3 relative to financial security for survivors of law enforcement officers and firemen  
4 killed in the line of duty; to provide relative to health insurance coverage for the  
5 surviving spouse and child of a law enforcement officer or fireman killed in the line  
6 of duty for a certain time period; to provide for retroactivity; and to provide for  
7 related matters.

8 Be it enacted by the Legislature of Louisiana:

9 Section 1. R.S. 40:1665.2(G)(1) and (2)(b) are hereby amended and reenacted and  
10 R.S. 40:1665(D) is hereby enacted to read as follows:

11 §1665. Financial security for surviving spouses and children of firemen in certain  
12 cases

13 \* \* \*

14 D.(1) The employer of a fireman who suffers death as a result of any injury  
15 arising out of and in the course of the performance of his official duties as a fireman,  
16 or arising out of any activity while on or off duty in his capacity as a fireman in the  
17 protection of life or property shall provide and pay for health insurance coverage for  
18 the fireman's surviving spouse for the remainder of the surviving spouse's life  
19 following the death of the fireman.

1           (2)(a) The employer of a fireman who suffers death as a result of any injury  
2           arising out of and in the course of the performance of his official duties as a fireman,  
3           or arising out of any activity while on or off duty in his capacity as a fireman in the  
4           protection of life or property shall provide and pay for health insurance coverage for  
5           the fireman's child, stepchild, or adopted child who is either:

6                     (i) Under the age of eighteen.

7                     (ii) Under the age of twenty-three and enrolled in and regularly attending a  
8           secondary school or is a full-time student at an accredited college or university.

9                     (iii) Physically or mentally disabled.

10           (b) The employer shall provide and pay for the health insurance provided  
11           pursuant to this Paragraph following the death of the fireman until the child no  
12           longer meets the qualifications provided in this Paragraph.

13           (3) If health insurance coverage is offered by the employer to active  
14           members, the health insurance provided to a surviving spouse or child pursuant to  
15           this Subsection shall be equal in coverage to that offered to active members.

16           (4)(a) The surviving spouse shall have the option to decline the health  
17           insurance coverage provided in Paragraph (1) of this Subsection.

18           (b) The surviving parent or legal guardian of each child, stepchild, or  
19           adopted child of the deceased fireman shall have the option to decline the health  
20           insurance coverage provided in Paragraph (2) of this Subsection for the child.

21                                     \*           \*           \*

22           §1665.2. Financial security for surviving spouses and children of law enforcement  
23           officers in certain cases

24                                     \*           \*           \*

25           G.(1) The employer of a law enforcement officer who suffers death as a  
26           result of any injury arising out of and in the course of the performance of his official  
27           duties as an officer, or arising out of any activity while on or off duty in his capacity  
28           as a law enforcement officer in the protection of life or property shall provide and  
29           pay for health insurance coverage for the law enforcement officer's surviving spouse

1       for ~~two years~~ the remainder of the surviving spouse's life following the death of the  
 2       law enforcement officer.

3               (2)

4                                       \*       \*       \*

5               (b) The employer shall provide and pay for the health insurance provided  
 6       pursuant to this Paragraph ~~for two years~~ following the death of the law enforcement  
 7       officer ~~or~~ until the child no longer meets the qualifications provided in this  
 8       Paragraph, ~~whichever comes first.~~

9                                       \*       \*       \*

10       Section 2. This Act shall be applied retroactively for the payment of health insurance  
 11       benefits for the surviving spouses and children of all law enforcement officers and firemen  
 12       who suffered death as a result of any injury arising out of and in the course of the  
 13       performance of their official duties as an officer or fireman, or arising out of any activity  
 14       while on or off duty in their capacity as a law enforcement officer or fireman in the  
 15       protection of life or property.

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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 231 Original

2025 Regular Session

Chassion

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

Present law requires the employer of an officer 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, in the protection of life or property, to provide and pay for health insurance coverage for the law enforcement officer's surviving spouse for two years following the death of the law enforcement officer. Requires the employer to provide and pay for health insurance coverage for the law enforcement officer's surviving child for as long as the child remains qualified for the benefit or two years, whichever comes first.

Proposed law extends the present law health insurance coverage for law enforcement officers to firemen.

Present law provides health insurance coverage to the surviving spouse for two years following the death of the law enforcement officer.

Proposed law extends the health insurance coverage for the remainder of the life of the law enforcement officer's or fireman's surviving spouse.

Present law provides health insurance to the children of the law enforcement officer for two years following the death of the law enforcement officer or until the child no longer meets the qualifications provided in present law, whichever comes first. The qualifications of present law are that the child is under 18 years of age, is under 23 years of age if regularly attending secondary school or an accredited college or university, or is physically or mentally disabled.

Proposed law removes the two-year limitation for health insurance benefits and extends the availability of health insurance benefits to the children of firemen who were killed in the line of duty.

Proposed law applies retroactively.

(Amends R.S. 40:1665.2(G)(1) and (2)(b); Adds R.S. 40:1665(D))