

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) and (X),  
3 relative 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) and (X) 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, restrict, or impede participation pursuant to the provisions of this  
19 Paragraph. For purposes of this Paragraph, the term "fire department" includes any

1 department, district, unit, or organization within local government whose primary  
2 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 X.(1) In addition to any other methods provided by law or rule, an employee  
27 or retiree participating in a group benefits plan pursuant to the provisions of this  
28 Chapter shall be permitted to remit required premium contributions through any of  
29 the following methods:

1           (a) Direct payment by the employee or retiree to the Office of Group  
2           Benefits.

3           (b) Deduction from a retirement benefit administered by a state or statewide  
4           retirement system, provided such deduction is authorized by the retiree and is  
5           permitted by the applicable retirement system.

6           (2) No rule, policy, or administrative action of an employer shall prohibit or  
7           unreasonably restrict the use of any payment method authorized in this Chapter or  
8           by rule.

9           Section 2. The Office of Group Benefits shall promulgate rules pursuant to the  
10          Administrative Procedure Act necessary for the implementation and administration of this  
11          Act.

12          Section 3. Eligibility for participation pursuant to the provisions of this Act shall be  
13          limited to employees who have not separated from service as of the date the employer elects  
14          participation.

15          Section 4. The provisions of this Act shall become effective January 1, 2027.

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)]

HB 1125 Reengrossed

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 restricting or impeding 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.

Present law authorizes employers to deduct premiums, surcharges, and other voluntary contributions for life, health, or other benefit programs offered by OGB from an employee's compensation. Proposed law provides that, in addition to any other methods provided by law or rule, a participant in OGB may remit required premiums through direct payment to OGB by the participant or through deduction from the participant's retirement benefit if the benefit is administered by a state or statewide retirement system. Further prohibits any rule, policy, or administrative action of an employer from restricting or prohibiting the use of any payment method authorized in present and proposed law or rule.

Proposed law prohibits participation pursuant to proposed law by an employee who has separated from service prior to the employer electing participation in OGB.

Proposed law requires OGB to promulgate rules pursuant to the Administrative Procedure Act for the implementation and administration of proposed law.

Effective Jan. 1, 2027.

(Amends R.S. 42:808(B); Adds R.S. 42:808(A)(12) and 851(W) and (X))

#### Summary of Amendments Adopted by House

##### The House Floor Amendments to the engrossed bill:

1. Add additional methods of payment for plan premiums and other charges.
2. Prohibit employers from restricting an employee's option regarding how to pay plan premiums.
3. Require OGB to promulgate rules for the implementation and administration of proposed law.
4. Limit participation pursuant to proposed law to employees who have not separated from service as of the date the employer elects participation.
5. Make technical changes.