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## DIGEST

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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.