

2022 Regular Session

HOUSE BILL NO. 532

BY REPRESENTATIVE HUVAL

INSURANCE/HEALTH: Provides relative to health insurance coverage for fire employees

1 AN ACT

2 To enact R.S. 22:36, relative to health insurance coverage for fire employees; to generally  
3 prohibit a health insurance issuer from refusing enrollment of retired fire employees  
4 based solely on the status of retirement; to prohibit discrimination between active  
5 and retired fire employees for purposes of insurance coverage; to provide for  
6 definitions; and to provide for related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 22:36 is hereby enacted to read as follows:

9 §36. Discrimination prohibited; health insurance coverage; fire employees

10 A. A health insurance issuer shall not refuse to accept for enrollment any fire  
11 employee formerly employed by a municipality, parish, or fire protection district  
12 with which the health insurance issuer maintains a policy of group health insurance  
13 coverage, where such fire employee is no longer employed by the municipality,  
14 parish, or fire protection district as a result of retirement, and where such fire  
15 employee is not yet eligible for Medicare.

16 B. A health insurance issuer shall not discriminate between an active fire  
17 employee and retired fire employee on the basis of an active or retired status.

18 C. This Section does not require a health insurance issuer to provide  
19 coverage for a retired fire employee under circumstances in which an active fire  
20 employee could lawfully be denied coverage nor requires a health insurance issuer

1 to offer terms, rates, or benefits to a retired fire employee that it is not required to  
2 offer to an active fire employee.

3 D. As used in this Section, the term "fire employee" includes a retired  
4 employee of a fire protection district or of a municipal or parish fire department.

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 532 Original

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Huval

**Abstract:** Prohibits a health insurance issuer from refusing enrollment of retired fire employees based solely on retirement status.

Proposed law prohibits a health insurance issuer's refusal to enroll a fire employee formerly employed by a municipality, parish, or fire protection district with which the health insurance issuer maintains a policy of group health insurance coverage, where the fire employee is no longer employed due to retirement, and the fire employee is not yet eligible for Medicare.

Proposed law prohibits a health insurance issuer from discriminating between active and retired fire employees on the basis of active or retired status.

Proposed law does not require a health insurance issuer to provide coverage for a retired fire employee under circumstances in which an active fire employee could lawfully be denied coverage nor requires an issuer to offer terms, rates, or benefits to a retired fire employee that are not lawfully required for offer to an active fire employee.

Proposed law defines "fire employee".

(Adds R.S. 22:36)