2022 Regular Session

HOUSE BILL NO. 532

BY REPRESENTATIVE HUVAL

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

AN ACT

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

Be it enacted by the Legislature of Louisiana:

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

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

A. A health insurance issuer shall not refuse to accept for enrollment any 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 such fire employee is no longer employed by the municipality, parish, or fire protection district as a result of retirement, and where such fire employee is not yet eligible for Medicare.

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

C. This Section 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 a health insurance issuer
to offer terms, rates, or benefits to a retired fire employee that it is not required to
offer to an active fire employee.

D. As used in this Section, the term "fire employee" includes a retired
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)]

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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)