HB 532 Reengrossed 2022 Regular Session Huval

Abstract: Prohibits a health insurance issuer from refusing enrollment of retired fire employees based solely on retirement status and provides for interpretation of law.

Proposed law prohibits a health insurance issuer from refusing to enroll a fire employee formerly employed by a municipality, parish, or fire protection district with which the 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".

Proposed law should not be interpreted to require a municipality, parish, or fire protection district to offer insurance to a retired fire employee, nor prohibit such municipality, parish, or fire protection district from offering insurance to only active employees, nor prohibit an issuer from complying with the decision of a municipality, parish, or fire protection district as to whom it will offer insurance.

(Adds R.S. 22:36)

Summary of Amendments Adopted by House

The House Floor Amendments to the engrossed bill:

1. Add that proposed law should not be interpreted to require a municipality, parish, or fire protection district to offer insurance to a retired fire employee, nor prohibit such municipality, parish, or fire protection district from offering insurance to only active employees, nor prohibit an issuer from complying with the decision of a municipality, parish, or fire protection district as to whom it will offer insurance.

2. Make technical changes.