

RÉSUMÉ DIGEST

ACT 643 (HB 430)

2026 Regular Session

Chasson

New law enacts the "MJ 911 Act", which extends health insurance coverage for the families of law enforcement officers and firemen killed in the line of duty who were employed by the city of Lafayette.

Firemen

Existing law (R.S. 40:1665) establishes state-paid survivor benefits of \$250,000 for firemen and law enforcement officers and provides qualifications for these payments.

New law requires the city of Lafayette to provide health insurance coverage for the surviving spouse of a city firemen killed as result of any injury arising out of and in the course of the performance of his official duties as a fireman or arising out of any activity while on or off duty in his capacity as a fireman in the protection of life or property. Requires such coverage until the surviving spouse reaches Medicare eligibility. Extends health insurance coverage to the law enforcement officer's child, stepchild, or adopted child who is under the age of 26, or physically or mentally disabled.

New law requires health insurance coverage for children until they no longer meet the specified qualifications. Further authorizes the surviving spouse and the legal guardian of the child, stepchild, or adopted child to decline the health insurance coverage required by new law.

New law applies retroactively to Jan. 1, 2017.

Policemen

For all employers other than the city of Lafayette, existing law (R.S. 40:1665.2) requires the employer of a law enforcement officer killed in the course of the performance of his official duties or arising out of any activity on or off duty in his capacity as a law enforcement officer, in the protection of life or property, to provide and pay for health insurance coverage for the law enforcement officer's surviving spouse for two years following the death of the law enforcement officer. Further requires the employer to provide and pay for health insurance coverage for the law enforcement officer's surviving children, stepchildren, and adopted children who are any of the following:

- (1) Under the age of 18.
- (2) Under the age of 23 and enrolled in and regularly attending a secondary school or is a full-time student at an accredited college or university.
- (3) Physically or mentally disabled.

Requires coverage for such children for as long as they remain qualified for the benefit or two years, whichever comes first. Prior law extended these same benefits to survivors of law enforcement officers employed by the city of Lafayette.

New law requires the city of Lafayette to provide health insurance coverage for the surviving spouse of one of its law enforcement officers until the surviving spouse reaches Medicare eligibility. Extends health insurance coverage to the law enforcement officer's child, stepchild, or adopted child who is under the age of 26, or physically or mentally disabled.

New law requires health insurance coverage for children until a child no longer meets the specified qualifications. Further authorizes the surviving spouse and the legal guardian of the child, stepchild, or adopted child to decline the health insurance coverage required by new law.

New law applies retroactively to Jan. 1, 2017.

Effective August 1, 2026.

(Adds R.S. 40:1665.5 and 1665.6)