

## RÉSUMÉ DIGEST

ACT 656 (SB 261)

2018 Regular Session

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Prior law provided that in any case in which a fireman or law enforcement officer is determined by the Law Enforcement Officers and Firemen's Survivor Benefit Review Board or a court of competent jurisdiction to be permanently and totally disabled as the direct and proximate result of a catastrophic injury arising out of and in the course of the performance of the fireman's or officer's official duties, the following shall be paid by the state risk manager out of the Self-Insurance Fund, pursuant to a specific appropriation, on behalf of the officer from the date of the catastrophic injury as long as the officer is permanently and totally disabled:

- (1) Premiums due from the fireman or officer for the amount and type of life, health, accident, accidental death and dismemberment, hospital, surgical, and medical expense insurance covering the officer and maintained by the fireman or officer through his employer at the time of the catastrophic injury. New law retains prior law.

New law provides that if the injured officer no longer qualifies under (1) above, then premiums shall be paid for insurance that provides for life, health, accident, accidental death, and dismemberment, hospitals, surgical, and medical expense insurance similar to that maintained by the officer through his employer at the time of the catastrophic injury.

Prior law provides that prior law not apply to any premium due for insurance covering any other individual. New law retains prior law.

- (2) Copayments and deductibles applicable to any insurance policy for which premiums are paid for healthcare benefits received by the fireman or officer.

New law adds coinsurance to copayments and deductibles applicable to such policies. Otherwise retains prior law.

Prior law provided that the premiums, deductibles, and copayments paid pursuant to prior law are in addition to any other benefit or income available and paid to the injured officer for the disability due to the catastrophic injury. New law adds coinsurance to premiums, deductibles, and copayments paid; otherwise retains prior law.

Prior law provided that no benefit is payable pursuant to prior law if the fireman or officer qualifies for federal or state life, health, accident, accidental death and dismemberment, hospital, surgical, or medical expense programs. New law repeals this provision.

Prior law provided that payment pursuant to prior law shall be paid by the state risk manager. New law changes reference of state risk manager to state risk director.

Effective upon signature of the governor (June 1, 2018).

(Amends R.S. 40:1668(C) and (F); repeals R.S. 40:1668(G)(4))