The original instrument and the following digest, which constitutes no part of the legislative instrument, were prepared by Jerry J. Guillot.

DIGEST

SB 261 Original | 2018 Regular Session | Erdey

Present law provides 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 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. Proposed law retains present law.

Proposed 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.

Present law provides that present law not apply to any premium due for insurance covering any other individual. Proposed law retains present law.

(2) Copayments and deductibles applicable to any insurance policy for which premiums are paid for healthcare benefits received by the fireman or officer. Proposed law makes this provision applicable to either circumstance listed in (1) above.

Present law provides that the premiums, deductibles, and copayments paid pursuant to present 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. Proposed law retains present law.

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

Effective upon signature of the governor or lapse of time for gubernatorial action.

(Amends R.S. 40:1668(C)(1)(a) and (b); repeals R.S. 40:1668(G)(4))