RÉSUMÉ DIGEST

ACT 339 (HB 532) 2022 Regular Session

Huval

<u>New law</u> prohibits a health insurance issuer (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: (1) the fire employee is no longer employed due to retirement; and (2) the fire employee is not yet eligible for Medicare.

<u>New law</u> prohibits an issuer from discriminating between active and retired fire employees on the basis of active or retired status.

<u>New law</u> does not require an 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.

<u>New law</u> 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.

New law defines "fire employee".

Effective August 1, 2022.

(Adds R.S. 22:36)