



LEGISLATIVE FISCAL OFFICE  
Fiscal Note

Fiscal Note On: **HB 231** HLS 25RS 53  
Bill Text Version: **ENGROSSED**  
Opp. Chamb. Action:  
  
Proposed Amd.:  
Sub. Bill For.:

<b>Date:</b> June 4, 2025	1:16 PM	<b>Author:</b> CHASSION
<b>Dept./Agy.:</b> Insurance		
<b>Subject:</b> Surviving family of law enf./ firemen Health Insurance		<b>Analyst:</b> Anthony Shamis

LAW ENFORCE/OFFICERS EG INCREASE LF EX See Note Page 1 of 1  
Extends health insurance coverage for the families of law enforcement officers and firemen killed in the line of duty

Present law requires the employer of a law enforcement officer killed in the course of his official duties, or arising out of any activity in his capacity as a law enforcement officer in the protecting of life or property to provide and pay for health insurance coverage for the officer’s surviving spouse for two years following the officer’s death. The employer shall provide and pay for health insurance benefits for two years following the death of the officer or until the child no longer qualifies, as outlined in current law. Proposed law extends health insurance coverage to surviving family members of firemen killed in the course of his official duties, or arising out of any activity in his capacity as a fireman. Proposed law extends surviving spouse health insurance coverage for law enforcement officers from two years to life. Surviving spouse health insurance coverage for firemen is added for life. Proposed law applies to a parish with a population of not less than 240,000 and no more than 255,000 persons based on the latest federal decennial census. Proposed law shall be applied retrospectively to January 1, 2017.

EXPENDITURES	2025-26	2026-27	2027-28	2028-29	2029-30	5 -YEAR TOTAL
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Ded./Other	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Federal Funds	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Local Funds	<b>INCREASE</b>	<b>INCREASE</b>	<b>INCREASE</b>	<b>INCREASE</b>	<b>INCREASE</b>	
<b>Annual Total</b>						
REVENUES	2025-26	2026-27	2027-28	2028-29	2029-30	5 -YEAR TOTAL
State Gen. Fd.	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Agy. Self-Gen.	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Ded./Other	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Federal Funds	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
Local Funds	\$0	\$0	\$0	\$0	\$0	<b>\$0</b>
<b>Annual Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

EXPENDITURE EXPLANATION

Proposed law is anticipated to have an indeterminable increase in local government expenditures associated with extending health insurance coverage to surviving spouses and children of firemen and law enforcement officers killed in the course of their official duties. Proposed law only applies to a parish with a population between 240,000 to 255,000 residents and shall be applied retrospectively to January 1, 2017. This legislation provides that health insurance coverage for a surviving spouse is for the remainder of the surviving spouse’s life following the death of the fireman or law enforcement officer and that coverage for a fireman or law enforcement officer’s child, step child or adopted child shall be provided until the child no longer qualifies as outlined in current law. **Note: Based on testimony in House Appropriations Committee on 6/02/25, this legislation only applies to Lafayette Parish. In addition, the bill appears to provide for retroactive payments based from January 1, 2017, for the payment of health insurance benefits”.**

Local Government Impact:

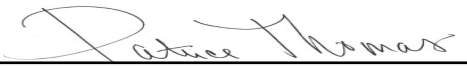
Based on an actuarial analysis prepared by LDI, the proposed law is anticipated to increase expenditures by \$207,466 in FY 26 for employers to cover prospective and retrospective health insurance benefits (local) to surviving spouses and children of firemen and law enforcement officers killed in the course of their official duties.

	<u>FY 26</u>	<u>FY 27</u>	<u>FY 28</u>	<u>FY 29</u>	<u>FY 30</u>
Prospective Coverage	\$9,466	\$9,928	\$10,424	\$10,945	\$11,493
Retrospective Coverage*	<u>\$198,000</u>	<u>\$53,000</u>	<u>\$53,000</u>	<u>\$55,000</u>	<u>\$58,000</u>
Total	\$207,466	\$62,928	\$63,424	\$65,945	\$69,493

\* Retrospective cost in FY 26 projects costs associated with retrospective payments back to 2017.

REVENUE EXPLANATION

There is no anticipated direct material effect on governmental revenues as a result of this measure.

Senate	<u>Dual Referral Rules</u>	House	
<input checked="" type="checkbox"/> 13.5.1 >= \$100,000 Annual Fiscal Cost {S & H}		<input type="checkbox"/> 6.8(F)(1) >= \$100,000 SGF Fiscal Cost {H & S}	
<input type="checkbox"/> 13.5.2 >= \$500,000 Annual Tax or Fee Change {S & H}		<input type="checkbox"/> 6.8(G) >= \$500,000 Tax or Fee Increase or a Net Fee Decrease {S}	
			 <b>Patrice Thomas</b> <b>Deputy Fiscal Officer</b>