2017 Regular Session

HOUSE BILL NO. 460

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BY REPRESENTATIVES BERTHELOT, ABRAHAM, AMEDEE, BACALA, BAGNERIS, BARRAS, BILLIOT, CHAD BROWN, TERRY BROWN, CARMODY, ROBBY CARTER, STEVE CARTER, CHANEY, CONNICK, COX, DEVILLIER, EDMONDS, FALCONER, FOIL, FRANKLIN, GISCLAIR, LANCE HARRIS, HAVARD, HAZEL, HORTON, HOWARD, HUVAL, JOHNSON, JONES, LEOPOLD, LYONS, MARCELLE, MARINO, MCFARLAND, MIGUEZ, NORTON, POPE, PUGH, PYLANT, REYNOLDS, RICHARD, SCHEXNAYDER, SCHRODER, SHADOIN, STAGNI, STEFANSKI, AND STOKES AND SENATORS APPEL, CORTEZ, MARTINY, AND THOMPSON

AN ACT

2 To enact R.S. 22:347(A)(1)(c) and R.S. 40:1593.1, relative to the authority of the state fire 3 marshal to purchase group insurance; to provide for disposition of monies; to provide for definitions; to provide for legislative findings; to authorize the purchase of 5 certain group insurance; to require certain qualifications for benefit eligibility; to 6 limit eligibility; to provide for procedure; and to provide for related matters. 7 Be it enacted by the Legislature of Louisiana: 8 Section 1. R.S. 22:347(A)(1)(c) is enacted to read as follows: 9 §347. Disposition of tax money 10 A. Monies collected under R.S. 22:342 through 349, after being first credited 11 to the Bond Security and Redemption Fund in accordance with Article VII, Section 12 9(B) of the Constitution of Louisiana, shall be credited to a special fund hereby 13 established in the state treasury and known as the "Two Percent Fire Insurance Fund" 14 hereinafter the "fund". Monies in the fund shall be available in amounts appropriated 15 annually by the legislature for the following purposes in the following order of priority: 16

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3	(c) For the state fire marshal, an amount necessary to satisfy the
4	requirements of R.S. 40:1593.1, relative to the purchase of group critical illnes
5	insurance for volunteer members of fire companies.
6	* * *
7	Section 2. R.S. 40:1593.1 is hereby enacted to read as follows:
8	§1593.1. Volunteer members of fire companies; legislative findings; insurance
9	applicability; limitations; procedure
10	A. As used in this Section, the following terms and phrases have the
11	meanings hereinafter ascribed to them:
12	(1) "Fire company" means any organization established to provide fir
13	prevention and suppression services for the general public.
14	(2) "Volunteer member" means any individual who is carried on the
15	membership list of the fire company as an active participant in the normal function
16	of the organization and who receives either nominal or no remuneration for hi
17	services.
18	B. The legislature of the state of Louisiana finds all of the following:
19	(1) That the fire prevention and suppression services provided by voluntee
20	fire companies are vital to the protection of the citizens of the state.
21	(2) That the provisions of this Section are intended to empower the state fir
22	marshal with a means by which he may provide insurance coverage to voluntee
23	members of fire companies for the treatment of heart and lung disease, stroke, and

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(3) That the remedies provided for by this Section shall constitute the

C. For the purposes of this Section, the state fire marshal is authorized to

exclusive remedy, as described in R.S. 23:1032, available to any volunteer member

negotiate for and purchase out of funds available in the Two Percent Fire Insurance

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certain types of cancer.

against a fire company.

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Fund, provided for in R.S. 22:347, a group critical illness policy to provide for a 2 lump sum benefit for volunteer members. 3 D.(1) When a volunteer member is diagnosed with any disease or infirmity 4 of the heart or lungs, stroke, or cancer, the disease, infirmity, stroke, or cancer shall be presumed to have been caused by or to have resulted from his service as a 5 6 volunteer member of a fire company due to exposure to heat, smoke, fumes, or other 7 carcinogenic, poisonous, toxic, or chemical substances. This presumption shall be 8 rebuttable by evidence meeting the appropriate legal standard. 9 (2) Notwithstanding the provisions of Paragraph (1) of this Subsection, the 10 provisions of this Section shall be applicable only to certain types of cancer. Any 11 type of cancer meeting all of the following criteria shall be deemed to meet the 12 requirements of this Subsection: 13 (a) Diagnosed as leukemia, lymphoma, or multiple myeloma or any other 14 type of cancer that may be caused by exposure to heat, smoke, radiation, or a known 15 or suspected carcinogen as defined by the International Agency for Research on 16 Cancer. 17 (b) Diagnosed as originating in the bladder, brain, breast, colon, liver, lungs, 18 pancreas, reproductive tract, skin, kidney, testicle, or gastrointestinal tract. 19 E.(1) In the event that a volunteer member is diagnosed with heart or lung 20 disease, stroke, or a type of cancer meeting the requirements of Subsection D of this 21 Section, all of the following criteria shall apply in determination of the eligibility of 22 the volunteer member for receiving the benefits provided pursuant to the group 23 policy described in Subsection C of this Section: 24 (a) The volunteer member shall have completed five or more years of service 25 with the fire company. 26 (b) The name of the member must have been carried on the membership list 27 of the fire company immediately prior to when his membership with the fire 28 company ceased. 29 (2)(a) In the event a volunteer member is determined to be eligible to receive 30 a benefit pursuant to this Section, the option to enroll for this benefit shall be offered

1 to the volunteer member for no less than ninety days from the date his membership 2 ceased as a volunteer member with the fire company. 3 (b) Any eligible volunteer member who enrolls to receive the benefit shall 4 be entitled to receive the benefit through the age of seventy with coverage 5 terminating when the volunteer member attains the age of seventy-one. 6 F.(1) The state fire marshal shall deliver to each fire company a printed or 7 electronic notice concerning the policy requirements as to written notice of claim and 8 written proof of loss including the period in which a claim must be filed. The fire 9 company shall post such notice in a conspicuous place at its facilities. 10 (2) A fire company shall provide to the state fire marshal, upon request and 11 within a reasonable time period, any documents, materials, or other information 12 necessary to administer the provisions of this Section. 13 (3) The state fire marshal is authorized to promulgate any rules or 14 regulations necessary to administer the provisions of this Section in accordance with 15 the Administrative Procedure Act, R.S. 49:950, et seq. SPEAKER OF THE HOUSE OF REPRESENTATIVES PRESIDENT OF THE SENATE GOVERNOR OF THE STATE OF LOUISIANA

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APPROVED: ____