#### NOTICE OF INTENT

#### Office of the Governor

#### **Division of Administration**

### Office of Group Benefits

In accordance with the provisions of the Administrative Procedure Act, R.S. 49:950 et seq., as authorized pursuant to R.S. 42:801 and 42:802, the Office of the Governor, Division of Administration, Office of Group Benefits (OGB), proposes to amend Chapter 3 of LAC 32:I, Uniform Provisions – Participation in the Office of Group Benefits. The amendment modifies the current rule to provide clarity. The rule is effective on January 1, 2026.

# Title 32 EMPLOYEE BENEFITS

#### Part I. General Provisions

# **Chapter 3. Uniform Provisions – Participation in the Office of Group Benefits**

§307. Persons to be Covered

A. – E. ...

- F. Medicare Advantage Option for Retirees
- 1. Any retiree who enrolls in an OGB-sponsored Medicare Advantage plan may enroll in another OGB-sponsored plan of benefits during OGB's annual open enrollment period unless an OGB-recognized Qualified Life Event applies. Any retiree enrolled in an OGB-sponsored Medicare Advantage plan may enroll in another OGB-sponsored Medicare Advantage plan during OGB's annual open enrollment period or Medicare's annual enrollment period.
- 2. Any retiree who elects to participate in a Medicare Advantage plan (MA plan) not sponsored by OGB will be allowed to re-enroll in a plan offered by OGB only if re-enrollment is requested within six months of the retiree's enrollment in the MA plan not sponsored by OGB. Such a retiree who is permitted to re-enroll in OGB coverage will be enrolled retroactively into OGB's Primary Plan of Benefits upon OGB's receipt of payment of all premiums due for the months the retiree was not enrolled in OGB coverage, the month payment is received by OGB, and the month following OGB's receipt of payment. The retiree will remain in OGB's Primary Plan of Benefits until the retiree makes a different selection during an OGB annual open enrollment period unless the retiree experiences a qualifying life event that permits a plan change.

G. – H. ...

AUTHORITY NOTE: Promulgated in accordance with R.S. 42:801(C) and 802(B)(1).

HISTORICAL NOTE: Promulgated by Office of the Governor, Division of Administration, Office of Group Benefits, January 1, 2026.

### **Family Impact Statement**

The proposed amendments are not anticipated to have an impact on family formation, functioning, stability, or autonomy, as described in R.S. 49:972.

#### **Poverty Impact Statement**

The proposed amendments are not anticipated to have an impact on poverty, as described in R.S. 49:973.

#### **Small Business Statement**

The proposed amendments are not anticipated to have an adverse effect or economic impact on small businesses in accordance with the Regulatory Flexibility Act.

#### **Provider Impact Statement**

The proposed amendments are not anticipated to have an impact on providers of services funded by the state as described in HCR 170 of the 2014 Regular Legislative Session.

#### **Public Comments**

Interested persons may submit written comments about the proposed Rules to the Office of Group Benefits, Attn.: Margaret A. Collier, P.O. Box 44036, Baton Rouge, LA 70804 or via fax (225) 342-9917. The deadline for receipt of written comments is Wednesday, September 10, 2025 by 4:30 PM.

#### **Public Hearing**

A public hearing on the proposed amendments may be held on Monday, September 29, 2025, beginning at 9:00 AM, in the Iowa Room (Room 1-153) on the first floor of the Claiborne Building, located at 1201 North Third Street, Baton Rouge, LA 70802, if such a hearing is requested by Wednesday, September 10, 2025 by 4:30 PM. All interested persons will be afforded an opportunity to submit data, views, or arguments, orally or in writing, at the hearing. For assistance in determining if a hearing will be held, please call OGB Customer Service at 225-925-6625, or at 1-800-272-8451.

# Heath Williams Chief Executive Officer

#### **Fiscal and Economic Impact Statement**

I. ESTIMATED IMPLEMENTATION COSTS (SAVINGS) TO STATE OR LOCAL GOVERNMENTAL UNITS (Summary)

It is not anticipated that this proposed rule change will financially impact OGB.

The current rule prohibits OGB plan members who enroll in a non-OGB sponsored Medicare Advantage plan from re-enrolling in an OGB-sponsored plan. The proposed rule edits this provision to allow re-enrollment within a limited timeframe and with payment of applicable premiums.

II. ESTIMATED EFFECT ON REVENUE COLLECTIONS OF STATE OR LOCAL GOVERNMENTAL UNITS (Summary)

This proposed rule change is not anticipated to have a material effect on revenue collections of state or local governmental units. Members reentering OGB health plans will resume premium payments. OGB is funded by premiums which are paid partially by participating employers and partially by the plan participants themselves.

# III. ESTIMATED COSTS AND/OR ECONOMIC BENEFITS TO DIRECTLY AFFECTED PERSONS, SMALL BUSINESSES, OR NON-GOVERNMENTAL GROUPS (Summary)

This proposed rule change will permit persons who mistakenly enroll in a non-OGB sponsored Medicare Advantage plan the opportunity to return to OGB-sponsored coverage within a limited timeframe if they reimburse past premiums due instead of not being permitted to enroll in OGB-sponsored coverage. This may provide an economic benefit to some of OGB's plan members as they are eligible to receive a contribution to their premium payments as a result of their participation in OGB coverage during their years as an employee. Once they leave OGB-sponsored health coverage, they are no longer eligible for this contribution.

## IV. ESTIMATED EFFECT ON COMPETITION AND EMPLOYMENT (Summary)

The effect of the proposed changes on competition and employment is unknown but estimated to be minimal to none. The individuals who are eligible to enroll in Medicare Advantage plans are those who have Medicare paying primary which means they are no longer actively employed.