



STATE OF LOUISIANA
DIVISION OF ADMINISTRATION
OFFICE OF GROUP BENEFITS



January 15, 2026

Via email only

Senator Glen Womack
Chairman of the Senate Finance Committee
P.O. Box 94183
Baton Rouge, LA 70804
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Representative Jack McFarland
Chairman of the House Appropriations
Committee
P.O. Box 94062
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Re: 2026 Annual Rulemaking Report - La. R.S. 49:966(K)
Final La. R.S. 49:964(D) Report

Dear Senator Womack and Representative McFarland:

Pursuant to La. R.S. 49:966(K), the Office of Group Benefits ("OGB") hereby submits the following report documenting the rulemaking activities undertaken during calendar year 2025.

I. La. R.S. 49:966(K)(1)

During calendar year 2025, OGB enacted the following rule changes:

- Amended the Medicare Advantage Option rule to permit members the ability to re-enroll in an OGB-sponsored plan of benefits within a certain timeframe if they pay back due premiums.

During calendar year 2025, OGB took no actions to change rules related to any proposed fee adoption, increase, or decrease.

II. La. R.S. 49:966(K)(2)(a)

During calendar year 2024, OGB received no petitions or submissions requesting the adoption, amendment, or repeal of a rule pursuant to La. R.S. 49:964. In accordance with that same statute, OGB held its required sexennial public hearing in calendar year 2025. No comments were received prior to or at the public hearing.

III. La. R.S. 49:966(K)(2)(b)

During calendar year 2025, in compliance with Act 192 of the 2024 Regular Legislative Session, OGB reviewed the following rules, located in Title 32, Employee Benefits, of the Louisiana Administrative Code. During Calendar Year 2025, Part I. General Provisions was reviewed.

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Chapter 1. General Information

Contains general information regarding the Office of Group Benefits and the Plan.

- **§101. Organizational Description**
 - Necessity and Consistency: sets forth OGB's authority.
 - Determination of benefits and burdens/costs: this rule causes no burden.
 - Proposed Action: No action required.
- **§103. OGB Plan and Other Authorized Plans**
 - Necessity and Consistency: defines the OGB Plan and describes other plans.
 - Determination of benefits and burdens/costs: this rule causes no burden.
 - Proposed Action: No action required.

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

- **§301. Eligibility for Participation in OGB Health Coverage and Life Insurance**
 - Necessity and Consistency: provides eligibility for OGB coverage.
 - Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
 - Proposed Action: No action required.
- **§303. Enrollment Procedures for Participation in OGB Health Coverage and Life Insurance**
 - Necessity and Consistency: provides procedures for an eligible employer who is interested in offering OGB-sponsored coverage to their employees.
 - Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
 - Proposed Action: No action required.
- **§305. Retiree Eligibility**
 - Necessity and Consistency: provides eligibility rules for continuing OGB coverage as a retiree.
 - Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
 - Proposed Action: No action required.
- **§307. Persons to be Covered**
 - Necessity and Consistency: sets forth criteria for those eligible to participate in OGB's programs.
 - Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
 - Proposed Action: No action required.
- **§309. Medicare and OGB**
 - Necessity and Consistency: sets forth rules to govern those enrolled in OGB-sponsored Medicare Advantage Plans and a rule to allow those who mistakenly enroll in non-OGB sponsored Medicare Advantage Plans the option to re-enroll in OGB-sponsored coverage in certain circumstances.
 - Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.

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- Proposed Action: No action required.

§311. Reinstatement to Position Following Civil Service Appeal

- Necessity and Consistency: sets forth the procedure and rules for OGB benefits in the event a terminated employee is reinstated to their position after a Civil Service appeal.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§313. Enrollee Coverage Termination

- Necessity and Consistency: sets forth the reasons, timing, and procedure for termination of enrollee coverage.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§315. Dependent Coverage Termination

- Necessity and Consistency: sets forth the reasons, timing, and procedure for termination of dependent coverage.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§317. Change of Classification

- Necessity and Consistency: sets forth the details for adding/deleting dependents and timeframes.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§319. Continued Coverage

- Necessity and Consistency: provides rules for continuation of coverage and the payment of premiums in the event of various kinds of leave as well as creates the surviving spouse and dependent benefits.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§321. COBRA

- Necessity and Consistency: provides the rules for COBRA coverage as required by law.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§323. Employer Responsibility

- Necessity and Consistency: requires participating employers to timely submit documentation to OGB and sets forth the process and responsibilities for payments of premiums when retirees return to work and then return to retirement.

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- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

Chapter 5. Uniform Provisions – Plan Administration

§501. Claims

- Necessity and Consistency: sets forth the timeframes and administrative details regarding submission of claims for benefits.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§503. Right to Receive and Release Information

- Necessity and Consistency: authorizes OGB and its contractors to receive and release information as permitted by law.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§505. Automated Claims Adjusting

- Necessity and Consistency: provides that claims may be adjusted using an automated system.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§507. Legal Limitations and Statement of Contractual Agreement

- Necessity and Consistency: provides for the administrative claims review procedure and process and related matters.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§509. Benefit Payments to Other Group Health Plans

- Necessity and Consistency: provides relative to coordination of benefits when a plan member is covered by another group health plan.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§511. Recovery of Overpayments

- Necessity and Consistency: provides that OGB has the right to recover any overpayment, including the deduction of the amount of the overpayment from future claims.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§513. Subrogation and Reimbursement

- Necessity and Consistency: provides relative to subrogation.

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- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§515. Program Responsibility

- Necessity and Consistency: provides that OGB will administer its plans in accordance with the plan's terms, applicable laws and so forth.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§517. Amendments to or Termination of the OGB Plan

- Necessity and Consistency: provides that OGB has discretion to amend or terminate a plan(s) as is necessary to prudently administer the plan.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§519. Eligible Expenses

- Necessity and Consistency: defines eligible charges for benefits and OGB's provision of a plan document.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

§521. Severability

- Necessity and Consistency: provides that if a provision is held invalid, the remainder are valid.
- Determination of benefits and burdens/costs: the benefits outweighs the burdens or costs this rule might cause.
- Proposed Action: No action required.

Chapter 7. Group Benefits Policy and Planning Board

In accordance with La. R.S. 42:882, two of the Members who sit on OGB's Policy and Planning Board are elected. Chapter 7 sets for Rules governing the eligibility of these candidates, the petitions for candidacy, ballots, election results and dates. These Rules are necessary, cause no additional burden, and no action is required.

§701. Elected Board Member Seats

§703. Candidate Eligibility

§705. Petitions for Candidacy

§707. Ballot Preparation and Distribution

§709. Ballot Procedure

§711. Ballot Counting

§713. Election Results

§715. Uniform Election Dates

§717. Petition Form

Chapter 9. Managed Care Arrangements Contracting Criteria

§901. Notice of Intent to Contract

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- Necessity and Consistency: provides guidelines for publication of a notice of intent to contract for a managed care arrangement.
- Determination of benefits and burdens/costs: this rule causes no burden.
- Proposed Action: While this rule resulted from a law that is likely no longer relevant, because the law still exists, OGB plans to retain this rule. No action required.

§903. Managed Care Arrangements Criteria

- Necessity and Consistency: provides minimum guidelines of contracting for a managed care arrangement.
- Determination of benefits and burdens/costs: this rule causes no burden.
- Proposed Action: While this rule resulted from a law that is likely no longer relevant, because the law still exists, OGB plans to retain this rule. No action required.

Chapter 11. Contributions

§1101. Collection and Deposit of Contributions

- Necessity and Consistency: sets forth the responsibilities of OGB and the participating employers in regards to the transmission of the monthly invoice premium statements, reconciliation, and timing of payments.
- Determination of benefits and burdens/costs: this rule causes no burden.
- Proposed Action: No action required.

§1103. Adjustments for Terminated Employees

- Necessity and Consistency: limits the timeframe for credit adjustments to invoices.
- Determination of benefits and burdens/costs: this rule causes no burden.
- Proposed Action: No action required.

§1105. Penalty for Late Payment of Premiums

- Necessity and Consistency: addresses situations in which a participating employer fails to pay premium invoices timely.
- Determination of benefits and burdens/costs: this rule allows OGB to ensure timely receipt of monthly invoice payments.
- Proposed Action: No action required.

§1107. State Contributions toward Retiree's Health Premiums

- Necessity and Consistency: sets forth the employer contribution rates for retirees, surviving spouses and dependents, as well as the procedure by which an individual can request this information.
- Determination of benefits and burdens/costs: this rule causes no burden.
- Proposed Action: No action required.

§1109. Retirees with Medicare Parts A and B

- Necessity and Consistency: provides for a reduction in premium for retirees enrolled in both Medicare Parts A and B.
- Determination of benefits and burdens/costs: this rule causes no burden.
- Proposed Action: No action required.

Chapter 15. Participation by Active or Retired Members of the Louisiana National Guard

The Rules in this Chapter are necessary because the law requires OGB to provide coverage

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for this group of individuals. The Rules in this Chapter provide information of how that coverage is offered and maintained. These Rules cause no additional burden and no action required.

§1501. Eligibility

§1503. Certification

§1505. Payment of Premiums

§1507. Effective Dates of Health Coverage

§1511. Term Life Insurance

§1513. Termination of Coverage

§1515. Other Issues

Chapter 17. Rulemaking Petitions

The Rules in this Chapter set forth the procedure for submitting a rulemaking petition as required by law. These Rules cause no burden and there is no action required.

The complete list of rules reviewed by OGB since the inception of Act 192 is 100% of OGB's rules. Please contact me if you have any questions regarding the contents of this report.

Sincerely,



Heath C. Williams

Chief Executive Officer

Office of Group Benefits

cc:

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