

House Committee on Insurance

Minutes of Meeting
2026 Regular Session
May 19, 2026

I. CALL TO ORDER

Representative Michael "Gabe" Firment, chair of the House Committee on Insurance, called the meeting to order at 9:14 a.m. in Room 3, in the state capitol in Baton Rouge, Louisiana.

II. ROLL CALL

MEMBERS PRESENT:

Representative Michael "Gabe" Firment, chair
Representative Dennis Bamburg, Jr.
Representative Michael Robert "Mike" Bayham, Jr.
Representative Aimee Adatto Freeman
Representative Jack "Jay" William Gallé, Jr.
Representative Brian Leonard Glorioso
Representative Troy Jude Hebert
Representative Chance Keith Henry
Representative Dana Henry
Representative John R. Illg, Jr., vice chair
Representative Edmond Jordan
Representative Michael Melerine
Representative Shaun Raphael Mena
Representative Ed Murray
Representative Tammy T. Phelps
Representative Roger William Wilder, III

MEMBERS ABSENT:

Representative Lawrence A. "Larry" Bagley
Representative Kyle M. Green, Jr.

STAFF MEMBERS PRESENT:

Nevonda Reed Dobard, division director
Trinity A Johnson, legislative analyst
Alicia Powell, committee administrative assistant

ADDITIONAL ATTENDEES PRESENT:

Cheryl Domino, sergeant at arms

III. DISCUSSION OF LEGISLATION**Senate Bill No. 509 by Senator Cloud**

This is a continuation of the discussion on Senate Bill No. 509 from May 12, 2026. Please check for the prior action to complete the record of discussion and motions on Senate Bill No. 509.

Senator Cloud presented Senate Bill No. 509, which provides relative to bank-owned life insurance.

Representative Firment offered a motion to reconsider the previously adopted amendment. Without objection, the amendment was reconsidered by a vote of 10 yeas and 0 nays. Representatives Firment, Bamburg, Freeman, Galle, Hebert, Chance Henry, Illg, Murray, Phelps, and Wilder voted yea.

Representative Firment offered a motion to withdraw the amendment. Without objection, the amendment was withdrawn by a vote of 10 yeas and 0 nays. Representatives Firment, Bamburg, Freeman, Galle, Hebert, Chance Henry, Illg, Murray, Phelps, and Wilder voted yea.

Frank Opelka, Louisiana Department of Insurance, 1702 N. Third St., Baton Rouge, LA 70802, spoke for information only on Senate Bill No. 509.

Representative Firment offered amendments to:

- (1) Clarify that a bank maintains its insurable interest in a former employee when substituting one bank-owned life insurance policy for another; and
- (2) Make technical changes.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 10 yeas and 0 nays. Representatives Firment, Bamburg, Freeman, Galle, Hebert, Chance Henry, Illg, Murray, Phelps, and Wilder voted yea.

Tom Clark, American Council of Life Insurers, 301 Main St., Ste. 2300, Baton Rouge, LA 70801, spoke in opposition to Senate Bill No. 509.

Representative Firment offered a motion to report Senate Bill No. 509 with amendments, to which Representative Jordan objected. The administrative assistant called the roll, and Senate Bill No. 509 was reported with amendments by a vote of 7 yeas and 4 nays. Representatives Firment, Bamburg,

Galle, Glorioso, Hebert, Illg, and Wilder voted yea. Representatives Freeman, Dana Henry, Jordan, and Mena voted nay.

Witness cards submitted by individuals who did not speak are as follows: 2 in support and 1 in opposition. Witness cards are included in the committee records.

Prepared statements were received via email for Senate Bill No. 509.

Senate Bill No. 295 by Senator Wheat

Senator Wheat presented Senate Bill No. 295, which provides for insurance coverage of services for persons with acquired brain injuries.

Representative Firment offered amendments to:

- (1) Clarify the scope of mandatory benefits by stating that when compliance requires state funding disbursements under federal law, qualified health plans are not obligated to offer benefits beyond those defined as essential health benefits under federal standards; and
- (2) Make technical changes.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 11 yeas and 0 nays. Representatives Firment, Bamburg, Freeman, Galle, Glorioso, Hebert, Chance Henry, Illg, Mena, Murray, and Wilder voted yea.

Kimberly Hill, Brain Injury Association of Louisiana, 213 Grande Maison Blvd., Mandeville, LA 70471, spoke in support of Senate Bill No. 295.

Miriam Travis, Brain Injury Association of Louisiana, 46448 W. Lee Hughes Rd., Hammond, LA 70401, spoke in support of Senate Bill No. 295.

Representative Illg offered a motion to report Senate Bill No. 295 with amendments. Without objection, Senate Bill No. 295 was reported with amendments by a vote of 12 yeas and 0 nays. Representatives Firment, Bamburg, Galle, Glorioso, Hebert, Chance Henry, Dana Henry, Illg, Jordan, Mena, Murray, and Wilder voted yea.

Witness cards submitted by individuals who did not speak are as follows: 4 in support and 1 for information only. Witness cards are included in the committee records.

Prepared statements were received via email for Senate Bill No. 295.

Senate Bill No. 155 by Senator Talbot

Senator Talbot presented Senate Bill No. 155, which provides for coverage of certain dental care when connected with cancer treatment.

Chad Landry, Cancer Advocacy Group of Louisiana (CAGLA), 126 Brockenbraugh Ct., Metairie, LA 70005, spoke in support of Senate Bill No. 155.

M. Patrick Stagg, CAGLA, 5439 Airline Hwy., Baton Rouge, LA 70805, spoke in support of Senate Bill No. 155.

Mary Maluccio, CAGLA, no address provided, spoke in support of Senate Bill No. 155.

Rebecca Bordelon, Louisiana Dental Association, 5637 Bankers Ave., Baton Rouge, LA 70808, spoke in support of Senate Bill No. 155.

Representative Firment offered amendments to:

- (1) Improve readability of proposed law; and
- (2) Clarify that proposed law does not apply to certain insurance plans or policies.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 14 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Dana Henry, Illg, Jordan, Mena, Murray, Phelps, and Wilder voted yea.

Representative Freeman offered a motion to report Senate Bill No. 155 with amendments. Without objection, Senate Bill No. 155 was reported with amendments by a vote of 14 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Dana Henry, Illg, Jordan, Mena, Murray, Phelps, and Wilder voted yea.

Witness cards submitted by individuals who did not speak are as follows: 7 in support and 1 information only. Witness cards are included in the committee records.

Senate Bill No. 465 by Senator McMath

On behalf of Senator McMath, Gary Evans, Office of Governor Jeff Landry, 900 N. Third St., Baton Rouge, LA 70802, presented Senate Bill No. 465, which provides for payments to healthcare providers.

Representative Firment offered amendments to make technical changes. Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 14 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Dana Henry, Illg, Jordan, Mena, Murray, Phelps, and Wilder voted yea.

Representative Firment offered amendments to:

- (1) Clarify the claim terminology by specifying that certain provisions apply to a clean electronic claim; and
- (2) Change the effective date to January 1, 2027.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 13 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Dana Henry, Illg, Jordan, Mena, Phelps, and Wilder voted yea.

Representative Bamburg offered amendments to:

- (1) Authorize municipalities or political subdivisions with fewer than two employees or officials to contract for individual insurance policies or reimburse such employees or officials for individual insurance premiums; and
- (2) Add provisions authorizing payment of individual health insurance policies for certain public employees under specified circumstances.

Representative Bamburg offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 12 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Dana Henry, Illg, Jordan, Mena, and Phelps voted yea.

Representative Illg offered a motion to report Senate Bill No. 465 with amendments. Without objection, Senate Bill No. 465 was reported with amendments by a vote of 12 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Dana Henry, Illg, Jordan, Mena, and Murray voted yea.

Witness cards submitted by individuals who did not speak are as follows: 15 in support and 1 for information only. Witness cards are included in the committee records.

Senate Bill No. 276 by Senator Myers

On behalf of Senator Myers, Representative Chance Henry presented Senate Bill No. 276, which provides for the appointment of a bail bond producer.

Steve Adams, Louisiana Bail Underwriters, 609 Lakeland Dr., Baton Rouge, LA 70802, spoke in support of Senate Bill No. 276.

Representative Murray offered a motion to report Senate Bill No. 276 favorably. Without objection, Senate Bill No. 276 was reported favorably by a vote of 13 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Freeman, Galle, Hebert, Chance Henry, Dana Henry, Illg, Jordan, Mena, Murray, and Wilder voted yeas.

Witness cards submitted by individuals who did not speak are as follows: 3 in support and 1 for information only. Witness cards are included in the committee records.

House Resolution No. 260 by Representative Carlson

On behalf of Representative Carlson, Representative Bamburg presented House Resolution No. 260, which requests the Department of Insurance to study the impact on automobile insurance rates when bodily injury claimants submit medical treatment claims for accident-related injuries to out-of-network providers rather than in-network providers.

Representative Firment offered amendments to make technical changes. Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 15 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Chance Henry, Dana Henry, Illg, Jordan, Melerine, Mena, Murray, and Wilder voted yeas.

Representative Firment offered amendments to:

- (1) Allow the task force to add members to the task force and to continue meeting until Feb. 5, 2027;
- (2) Terminate the task force on Feb. 5, 2027, upon the submission of its report; and
- (3) Make technical changes.

Representative Firment offered a motion to adopt the proposed amendments. Without objection, the amendments were adopted by a vote of 14 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Chance Henry, Dana Henry, Illg, Jordan, Melerine, Mena, and Wilder voted yeas.

Representative Galle offered a motion to report House Resolution No. 260 with amendments. Without objection, House Resolution No. 260 was reported with amendments by a vote of 14 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Chance Henry, Dana Henry, Illg, Jordan, Melerine, Mena, and Wilder voted yeas.

IV. OTHER BUSINESS

There was no other business.

V. ANNOUNCEMENTS

There were no announcements.

VI. ADJOURNMENT

Representative Bayham offered a motion to adjourn. Without objection, the motion passed by a vote of 14 yeas and 0 nays. Representatives Firment, Bamburg, Bayham, Freeman, Galle, Glorioso, Hebert, Chance Henry, Dana Henry, Illg, Jordan, Melerine, Mena, and Wilder voted yea.

The meeting was adjourned at 10:56 a.m.

Respectfully submitted,

Chair Michael "Gabe" Firment
House Committee on Insurance

Date adopted: