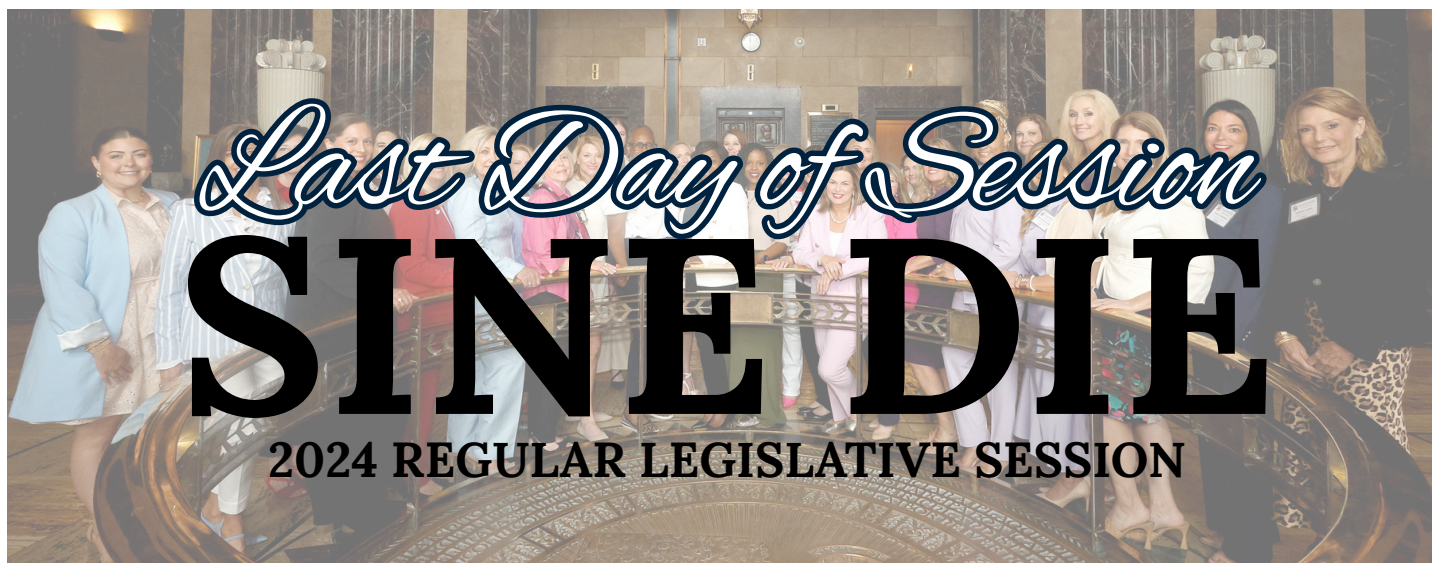




NEWSLETTER NO. 12

ELLEVATE LOUISIANA



SESSION ADJOURNED

The 2025 Regular Session has come to a close, and while there is the joy of sine die in all of capitol land, we are evaluating progress on the bills relevant to our policy positions and priorities. This year's fiscal session yielded various results, with some measures reflecting federal-level trends, while others sought to address the state's unique fiscal challenges and economic development opportunities.

Since this year was a fiscal session, legislators were limited to filing five non-fiscally related bills. Following last year's special session on tax reform, lawmakers focused heavily on resurrecting elements of Constitutional Amendment #2 (CA2) which failed at the ballot this past March. Since there was speculation that it failed due to the complexity and breadth of the amendment, lawmakers attempted to move forward with the provisions of CA2 incrementally.

House Ways and Means Chairwoman Rep. Julie Emerson led many of these efforts through bills targeting constitutional funds, the inventory tax, severance tax, as well as further sales and income tax reductions. Several measures passed through the session, including changes to certain education funds and teacher retirement/pay raises, the inventory tax, and portions of sales tax law. Others, such as the Government Growth Limit and repeal of the Revenue Stabilization Fund, failed to secure final passage.

Beyond tax and fiscal matters, several other major themes shaped the session: Louisiana's ongoing insurance crisis, carbon capture regulation, and departmental restructurings. We also saw reforms to civil service protections, ethics and campaign finance rules, and concerning changes to nursing home liability.

We were pleased to see several of our policy priorities reflected in legislation this year as well as new roles for Ellevate members on the [Empower Families to Live Well Council \(SB104\)](#) and the [Dual Enrollment Task Force \(HB71\)](#)!

Read more below about the legislation we've been following this session related to Ellevate's policy committees and other areas of interest we've been monitoring below.

EARLY CHILDHOOD EDUCATION & K-12

EARLY CHILDHOOD EDUCATION FUNDING

Ellevate Louisiana continued its support of Ready Louisiana Coalition priorities for early childhood education, advocating for expanded access and sustainable funding. Funding levels for key programs such as CCAP, LA4, and NSECD were preserved at FY25 levels, maintaining \$78 million for CCAP. However, this still reflects a \$9 million reduction from FY24, resulting in approximately 720 fewer childcare seats available compared to two years ago.

Additional revenue for early childhood education was addressed through legislation impacting sports betting tax rates. HB639 (Riser) increases the tax rate on online sports wagering, with revenue dedicated to the Early Childhood Education Fund (amendments appropriated revenue to college athletics as well). The bill passed both chambers and has been sent to the Governor.



Notably, the LA GATOR Scholarship program was set for a \$50M expansion in the executive budget, but Senate Finance amendments reduced this appropriation in HBI, returning it to the FY25 level of \$44M.

In connection to the broader fiscal efforts pursued through constitutional amendment clean-up efforts, HB473 (Emerson) proposes the repeal of multiple education trust funds and apply those resources to the Teachers' Retirement System's unfunded accrued liability. Its companion, HB579 (Emerson), creates the Early Childhood Education Stability Fund, which would dedicate \$11 million annually to address the impacts of HB473 repealing funds for early education. Both measures passed overwhelmingly and are scheduled for voter consideration in November 2026.

TEACHER COMPENSATION

Following the failure of broader tax reform efforts, policymakers took steps to preserve teacher pay stipends. Via House amendments to the state budget (HBI), the existing \$2,000 stipend for teachers and \$1,000 for support staff were maintained for another year as a one-time allocation.



Additionally, HB466 (Carlson) establishes a permanent salary increase tied to savings from paying down retirement debt. School districts will be required to convert savings from paying down the UAL into teacher and school employee pay raises (\$2,250 and \$1,125, respectively). HB466 passed both chambers with near-unanimous support and is now pending House Conference Committee.

DUAL ENROLLMENT

Progress was made to expand dual enrollment access and strengthen pathways into Louisiana's workforce. [HB71](#) (Brass) revises the membership of the state Dual Enrollment Task Force, adding Ellevate Louisiana and other stakeholder organizations to guide policy recommendations for broader student access. This bill was signed into law as Act 51. [HB161](#) (Hughes) broadens eligibility for TOPS-Tech and TOPS-Tech Early Start by including additional dual enrollment technical courses. It passed unanimously and has been sent to the Governor.



LOUISIANA
DUAL ENROLLMENT

WORKFORCE & HIGHER EDUCATION

LOUISIANA WORKFORCE COMMISSION & DCFS RESTRUCTURING

Upon the passage of [HB624](#) (Berault) and [HB617](#) (Carver), the Louisiana Workforce Commission will undergo a significant restructuring and adopt a new operational model. The LWC will be renamed Louisiana Works, a "one-door" agency designed to provide streamlined social support services through a case management approach aimed at reducing barriers to workforce participation. Under this model, TANF will be transferred from DCFS to Louisiana Works, while SNAP and disability determination services will move to the Louisiana Department of Health. What remains under DCFS will be limited to child welfare.

We are encouraged to see that this restructuring has meaningfully incorporated stakeholder feedback and hope to see Louisiana Works offer stronger, more cohesive social support services that promote healthy workforce participation and development in Louisiana.



Ellevate also supported a range of workforce equity initiatives, including expansion of the Earned Income Tax Credit (EITC), increasing the state minimum wage, and broadening access to workforce training programs. However, as generally anticipated under the current legislature, most workforce initiatives stalled. All EITC-related bills failed to leave committee. The same

outcome was seen with [SB206](#) (Gary Carter), which sought to incrementally raise the minimum wage to \$14/hour by 2029. [HB395](#) (Brass), which would have expanded eligibility for the M.J. Foster Promise Program to include training programs aligned with LED-designated workforce priorities, passed the House unanimously but stalled in Senate committee.

Additional relevant workforce bills include [SB233](#) (Edmonds) which renames the School Readiness Tax Credit to the Workforce Child Care Tax Credit, increases expense caps for child care businesses, and boosts credit percentages based on the ranking of child care facility. Another bill, [HB153](#) (Hebert) tightens unemployment eligibility, requiring five weekly job search actions and expanding the conditions under which claimants may be disqualified. It also creates a system for employers to report violations. Both bills have been sent to the Governor.



WORK-BASED LEARNING

Anticipated to encourage work-based learning opportunities by incentivizing employers, [HB533](#) (Carver) will combine the apprenticeship and youth worker tax credit to establish the Work-Based Learning Tax Credit for employment of apprentices, interns, and youth workers. We hope to see this incentive increase opportunities for young people and connect employers with young people early in their careers.

HEALTH & WELLNESS

LONG-TERM CARE

House Appropriations amended the budget to include \$2.9M to fund 750 new Community Choice Fund Waiver slots. This expansion allows more individuals to remain in their own homes and receive home and community-based care. While this investment is meaningful and credit is due to the Appropriations Committee for securing the funds, it is impossible to ignore the broader context of long-term care in Louisiana.

With Louisiana consistently ranking worst in the nation in nursing home quality, it was deeply disappointing to see [SB134](#) (Pressly) pass. This bill limits liability for nursing homes by adding administrative services and management companies to the definitions of “health care” and “health care providers,” thereby shielding these entities under the Medical Malpractice Act (MMA). In doing so, the bill caps damages for victims of administrative negligence – including failures such as understaffing, inadequate training, and poor emergency response plans. Under the MMA, general damages are capped at \$500,000, with individual providers liable for only \$100,000, while the remaining \$400,000 is paid from the state’s Patient Compensation Fund. Only a veto from the Governor will prevent this bill from becoming law.

Beyond this highly concerning measure, there were incremental steps forward for elderly services. [HB266](#) (Wiley) raises the personal needs allowance for individuals and couples in long-term care facilities, while [HB363](#) (Cox) strengthens criminal penalties for elder abuse and includes financial exploitation under the definition of the crime. Both bills passed unanimously and have been sent to the Governor.



Ellevate LA member, Kathy Kliebert, testifying on SB134 in Health & Welfare.

MENTAL HEALTH SCREENINGS IN SCHOOL

Two bills, [HB486](#) (Fisher) and [SB121](#) (Selders), will require public school systems to offer mental health screenings for students – an initiative Ellevate supported, recognizing the critical importance of proactively addressing the mental health needs of our youth. While slightly distinct, both measures require parental consent, ensure that the screenings are provided at no cost to schools or families, and place discretion in the hands of principals regarding timing and location within the school year.

Debate on these bills largely centered on parental consent requirements and questions around potential redundancies with existing student assessment measures. With both bills on their way to the Governor, it remains somewhat unclear how the provisions of [HB486](#) and [SB121](#) will ultimately intersect in practice.

SERVICES FOR VICTIMS OF DOMESTIC VIOLENCE

Ellevate advocated for \$10M in recurring funding for domestic violence victims' services this session. While neither the executive budget nor HB1 included funding at the outset, House Appropriations ultimately added \$7M for these services. No additional funds were added in Senate Finance.

Separately, HB479 (Landry, M) passed unanimously, creating a Victims' Bill of Rights and establishing notification procedures, including for the event of a jailbreak, an amendment added after the Orleans Parish jailbreak. Additionally, SBI52 (Mizell) urging sentencing leniency for defendants who are victims of domestic abuse, sexual assault, or human trafficking failed in committee.

TOBACCO & VAPING PRODUCTS

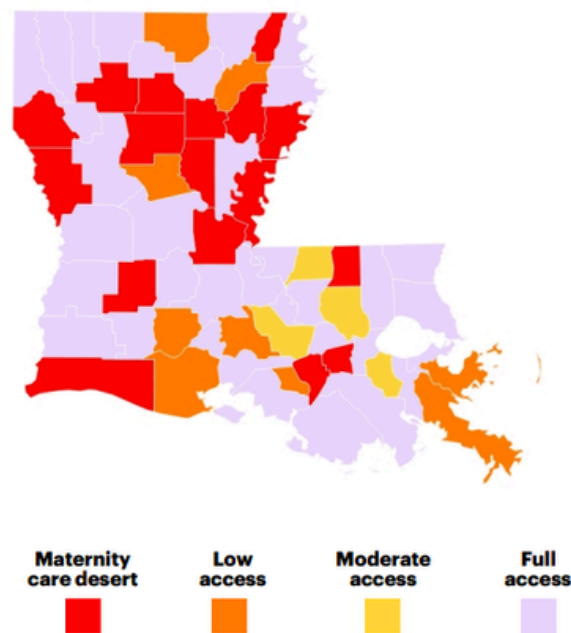
While several efforts to raise excise taxes on tobacco products failed early in the session, HB517 (Brass), which raises the tax on vapor products and e-cigarettes, advanced further in the process. The bill would have shifted the tax basis to a percentage of invoice price and dedicated revenues to multiple public health programs. HB517 passed the House but ultimately stalled in Senate Finance.

MATERNAL & CHILD HEALTH

With Louisiana continuing to face some of the highest maternal mortality rates in the nation, Ellevate has supported evidence-based interventions that can improve maternal and infant health outcomes. Several measures have been sent to the Governor:

- HB382 (Bayham), which requires insurance coverage of home visiting services for newborns and young children, passed both chambers unanimously.
- HB454 (Miller) requires Medicaid coverage for doula services.
- HB514 (Willard), modifies the Doula Registry Board to expand access to care.
- HB467 (Hilferty), mandating health insurance coverage for amino acid-based elemental formulas, passed unanimously in both chambers.
- SB42 (Selders) expands care for perinatal psychiatric care, requiring health insurance coverage for voluntary inpatient treatments.
- SBI74 (Jackson-Andrews), requiring informed testing and insurance coverage for STIs in pregnant women, passed unanimously and has been sent to the Governor.

Our hope is that these measures will help move the needle in Louisiana's maternal and infant mortality statistics, but the legislature must continue to take these outcomes seriously in future sessions.



Sources: U.S. Health Resources and Services Administration (HRSA), Area Health Resources Files, 2022; American Board of Family Medicine, 2017-2020; National Center for Health Statistics, 2021 final natality data.

Note: CNM/CM = certified nurse midwives/certified midwives. *A parish is full access if it meets one or more of the criteria. †Includes family physicians who provide obstetric care.

Source: Well Ahead Louisiana
<https://wellaheadla.com/rural-maternal-health-echo/>

IN VITRO FERTILIZATION

SB156 (Pressly) updates Louisiana’s IVF laws in response to national legal uncertainty following an Alabama court ruling earlier this year. The bill defines IVF embryos as “juridical persons,” granting them limited legal protections while ensuring embryos are not classified as children or property. Only the intended parents may decide how embryos are used, and contracts allowing for intentional destruction of embryos are now prohibited. The bill also modernizes existing statutes to expand access, removing outdated language so that IVF is available to both couples and single individuals.

CANCER CARE IN DECLARED EMERGENCIES

SB182 (Talbot), which pauses prior authorization requirements for Medicaid during declared emergencies, was expanded to apply to all medically necessary care (beyond just oncology services as originally filed). The bill passed unanimously and has been sent to the Governor. Ellevate strongly supported this measure as a meaningful protection for patients requiring urgent care during future public emergencies.

WATER QUALITY & FLUORIDATION

A proposal to ban fluoridation of public water systems, SB2 (Fesi), advanced out of the Senate but failed in the House Health & Welfare Committee following a significant opposition from healthcare professionals. Ellevate opposed the measure and continues to support maintaining fluoridation as a safe and effective public health practice.

MEDICAID REIMBURSEMENT RATES

Ellevate has previously advocated for increasing Louisiana’s Medicaid reimbursement rates to make provider participation more viable. While reimbursement rates still fall below ideal levels, \$22.3M in state general funds were secured this session to bring physician reimbursement rates for both managed care organizations and fee-for-service Medicaid to 85% of Medicare rates. This progress represents a meaningful step forward toward full parity.

ENVIRONMENT & INFRASTRUCTURE

SOUTHEAST LA FLOOD PROTECTION AUTHORITY – EAST (SLFP-E)

Ellevate monitored legislation aimed at restructuring the Southeast Louisiana Flood Protection Authority–East (SLFP-E). Originally created after Hurricane Katrina to ensure independence from political interference, the levee board has built a reputation for reliability and effectiveness. HB688 (Braud), amended from HB633, ultimately preserved the existing board structure but introduced several adjustments: it added the Coastal Protection and Restoration Authority’s (CPRA) executive director to the nominating committee, expanded board member term limits, modified professional qualifications for board members, and named the CPRA chair as custodian of records.



ALL-OF-THE-ABOVE ENERGY POLICY

We advocated for an inclusive, comprehensive energy strategy to maintain the state's competitiveness in both traditional and emerging energy markets. This session saw mixed results, with increased legislative scrutiny toward renewable energy projects:

- [HB459](#) (Coates), setting new permitting and siting requirements for large-scale renewable energy projects, has been sent to the Governor.
- [HB615](#) (Geymann), which proposed stringent siting and permitting requirements for solar projects, was narrowly defeated in the House.

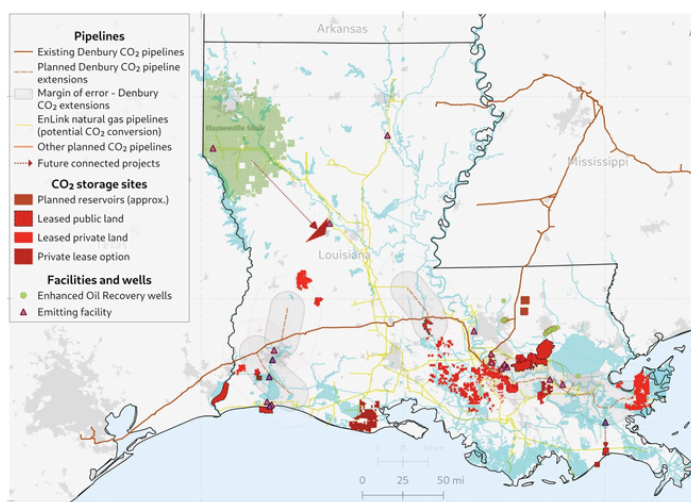
Conversely, the legislature showed support for advanced nuclear energy initiatives:

- [SB127](#) (Bass) allows the Secretary of the Department of Environmental Quality (DEQ) to implement federal permitting parity for advanced nuclear power generation. It passed unanimously in both chambers and awaits the Governor's signature.
- [HB692](#) (Landry, J.) directs the Department of Energy and Natural Resources (DENR) and the Public Service Commission (PSC) to prioritize domestically produced energy sources and expands definitions of "green energy" to cover that which is generated from combusting hydrocarbons if the National Ambient Air Quality Standards set by the US EPA are met, including energy generated by nuclear reactors and natural gas.
- [HR249](#), [HR212](#), and [HCR64](#) (Echols) all urge the DENR and PSC to conduct research and develop pathways for the implementation of nuclear energy generation in Louisiana.



CARBON CAPTURE & SEQUESTRATION

Ellevate Louisiana maintained a cautious position on carbon capture and sequestration (CCS), advocating for thorough long-term impact assessments and local government involvement in CCS project approvals. Though dozens of bills related to carbon capture were initially filed, only a few made it through the legislative process:



Source: WWNO - New Orleans Public Radio
<https://wellaheadla.com/rural-maternal-health-echo/>

- Both [SB36](#) (Hensgens) and [SB73](#) (Reese) have been sent to the Governor and require the Commissioner of Conservation to consider local government comments when determining action in any matter requiring a public comment period or hearings for CCS. (Hensgens). [SB73](#) goes further, requiring 85% of landowner approval for unitization, good faith negotiations by operators, and increased notification requirements to landowners, mineral servitude owners/lessees, and the most recent operators of any oil or gas well.
- [HB691](#) (Carrier), enhancing mandatory incident reporting requirements and civil penalties for intentional noncompliance, passed unanimously and has been sent to the Governor.

- [HB548](#) (LaCombe) directs 30% of CCS injection tax revenue from state lands to nearby parishes, dedicating remaining funds to conservation efforts. The bill passed unanimously and has been sent to the Governor.
- [HB304](#) (Carter) requires expropriation hearings for CCS pipelines to occur in the parish where property is located. It has been sent to the Governor.

COASTAL PROTECTION & RESTORATION

As we continue to advocate for comprehensive, science-driven strategies to combat Louisiana's urgent coastal land loss challenges, we have been monitoring the following throughout the session:

Annual Coastal Protection Plan Approved

The House and Senate formally approved Louisiana's Integrated Coastal Protection Plan for Fiscal Year 2026. The resolutions passed unanimously in both chambers, affirming ongoing bipartisan commitment to coastal preservation strategies.



The Coastal Protection Plan approved included funding for the now-paused Mid-Barataria Sediment Diversion Project, despite the governor calling for a pause in the project and the federal government pulling the permit. The project faces ongoing legal and political challenges. Alternative/additional measures in the budget include the Barataria Land Bridge project, flood risk management efforts in St. Tammany Parish, barrier island restoration near Grand Isle, and marsh creation projects at Bayou Cane and Lake Borgne.

TAXATION AND ECONOMIC DEVELOPMENT

LED INITIATIVES

The package of LED bills successfully advanced through the legislature this session, designed to enhance competitiveness and encourage economic growth.

- The Site Investment and Infrastructure Improvement Fund was established within the state treasury via amendments to [HB461](#) (McFarland), set to receive a one-time appropriation of \$150M.
- [HB507](#) (Emerson) establishes a ten-year High Impact Job Program within LED, offering grants to incentivize high-wage job creation beginning FY27. While the bill created the fund, it does not provide an initial or recurring source of deposits. The funding source for the tax credit is expected to be state corporate income and franchise taxes, though the franchise tax will be phased out by the beginning of January 2026. Some overlap with the existing Quality Jobs program is expected, but the bill prevents participation in both.
- [SB161](#) (Mizell) creates the LED Innovation Fund for certain economic development initiatives, reforms membership of the Louisiana Board of International Commerce and its relation to LED and consolidates several LED offices into a unified Office of Economic Development. It also gives more authority for LED to enter into cooperative endeavor agreements and deal with property (with approval of the commissioner of administration) – revenue received from which shall be deposited into the Site Investment and Infrastructure Fund.
- [SB201](#) (Harris) provides for financial incentives and eligibility requirements for major events held in Louisiana. [HB461](#) provides \$10M from the LED Initiatives Fund to the Major Events Incentive Fund. The bill also establishes the Events Incentive Program for the LED to incentivize smaller, more local events, helping cover costs of siting, planning, marketing, and holding events.



Having passed the legislature, these bills await the Governor's signature. Additional bills related to tax programs under the LED include:

- [HB665](#) (Willard) prohibits issuance of new Angel Investor Tax Credits after December 31, 2026, but extends deadlines for applying for credits from June 30, 2025, to the date when the total amount of unused credits from prior years is exhausted. This bill retains the 25% credit rate with a \$3.6M annual cap. Qualifying businesses must be in sectors that are "high-growth" and "wealth-creating" such as energy, logistics, aerospace and defense, agribusiness, life sciences, and technology.
- [SB232](#) (Bass), changes the film tax credit by placing it under the LED's administrative rules and removes individual payroll and project issuance caps (formerly \$3M per person and \$20M per production). The tax credit will now be up to 40% (25% credit for productions with an additional 15% credit for Louisiana resident labor costs). The total annual limit of \$125M was retained, as was the 2031 sunset date. The bill passed the House and Senate with solid bipartisan support and has been signed by the Governor as Act 44.



Governor Jeff Landry signing 14 tax reform bills into law on December 5, 2023.

SALES TAX BASE ALIGNMENT

The significant variations in Louisiana's sales tax bases creates complexity for doing business in Louisiana, making the state less competitive and more complicated. To address this base misalignment, [HB654](#) (Beaullieu) requires sales and use tax exemptions, exclusions, credits, and rebates to apply to both the state and local sales tax bases. The bill received broad support and passed unanimously.



[HB578](#) (Emerson) is a separate sales tax cleanup bill passed this session. After recognizing that [Act 11](#) of the 2024 Third Extraordinary Session erroneously removed some exemptions and the dedication for the Tourism Promotion District (TPD), this bill restores a handful of exemptions, and certain provisions ensure exemptions apply to the state and local level.

Additional Interests

CIVIL SERVICE PROTECTIONS

SB8 (Morris), a Constitutional Amendment that would transfer authority over classified state employment from the independent State Civil Service Commission to the Legislature, is very likely heading to the ballot. The measure narrowly passed the House with the two-thirds vote required to proceed to an election and will go before voters in November 2026 if signed by the Governor.

Under current law, the Civil Service Commission governs hiring, promotion, discipline, and dismissal for approximately 39,000 classified state employees, protecting them from politically motivated or arbitrary employment actions. SB8 would give lawmakers the power to determine which positions retain classified protections and which could be moved to unclassified, at-will status.

Debate continues over whether the amendment would apply solely to new hires or could impact existing employees. Bill sponsors offered differing interpretations during House debate, and the final effect may ultimately depend on how future legislation implements the amendment if adopted.

UNO TRANSFER: ULL TO LSU

Lawmakers approved legislation transferring the University of New Orleans from the UL System to the LSU System, pending accreditor approval. SB202 (Harris) passed overwhelmingly and is expected to be signed by the Governor.

The move aims to stabilize UNO's finances, reverse enrollment declines, and strengthen its academic profile through LSU's resources. UNO, which was part of LSU until 2011, has seen enrollment drop from 17,000 to about 6,000 since Katrina. The transition is projected to cost \$81M over five years, with \$20M appropriated by Senate Finance amendments to HBI for immediate debt relief. The UNO team will help advise the LSU Board developing the full transition plan by April 1, 2026. Certain campus identity elements remain under discussion.



NUTRITION

Broad health initiatives gained traction this session, paralleling certain initiatives on the federal level. Both SB14 (McMath) and SB117 (Miguez) prohibit foods with certain ingredients from being served in schools receiving state funds and requires schools to purchase Louisiana-made food to the extent practicable (full implementation by the 2027-2028 school year). SB14 extends beyond schools to require healthcare professionals to complete an hour of continuing education on nutrition and metabolic health every four years, require manufacturers to disclose harmful ingredients on packaging, and requires restaurants to disclose use of seed oils.

INVENTORY TAX

Tax reforms enacted in last year's November special session resulted in the expiration of Louisiana's inventory tax credit for C-corporations, effective for inventory tax payments made on or after July 1, 2026. In terms of the 2025 Regular Session, [HB383](#) (Brass) attempted to postpone the termination of the tax credit for C-corporations for an additional year, but ultimately failed to pass due to the high price tag of restoring that credit for C-corporations. Furthermore, passage of [SB65](#) (Foil) limits eligibility for inventory tax credits to those filing against personal income tax after July 1, 2026. Under the new law:

- C-corporations remain ineligible for the credit.
- Trusts and estates are newly prohibited from claiming the credit.
- S-corporations may only claim the credit if income flows through to shareholders and is thereby taxed at the individual income tax level; entity-level S-corp income no longer qualifies. This matters for a great number of S-corporations which have switched to taxation at the corporate level to deduct their state taxes.
- Cooperatives may continue to claim the credit if they qualify for a federal deduction on patronage dividends paid to members.
- Existing credits that are being carried forward may be carried forward for an additional 10 years.

[HB366](#) and [HB365](#) (Deshotel), a constitutional amendment and its statutory companion, create a one-time incentive payment to parishes that elect to eliminate or reduce the inventory tax. The one-time state payment will be three times 2026 actual collections for an immediate repeal (minimum of \$1M, maximum of \$15M) funded by the Revenue Stabilization Fund. The amount of these payments was not projected by the fiscal office due to uncertainty of local election outcomes.

Additionally, [HB578](#) (Emerson) establishes the Local Revenue Fund to receive a portion of the 5% tax on telecoms levied in the 2024 Third Extraordinary Session. This will be used to offset losses attributable to inventory tax exemptions granted by a parish.

In 2023, parishes collected about \$530M statewide in inventory taxes. As projected in [HB365's](#) fiscal note, in the unlikely event that all parishes choose immediate exemption, the cost would be about \$562.3M, and \$295.9M if all parishes choose the phased-in exemption. With the election date for this Constitutional Amendment now slated for April 4, 2027, any payments from the state to these parishes are not expected to occur before FY28.



Insurance Reform

While Ellevate did not take a position on insurance reform this session, the Legislature advanced a broad package of measures aimed at addressing Louisiana's persistent insurance cost challenges. Governor Landry has signed most of the bills into law, and their long-term effect on rates and market stability remains to be seen.

AUTO INSURANCE REFORM

Several bills focused on limiting litigation and damage awards related to auto accidents:

- HB148 (Wiley) gives the Insurance Commissioner new authority to reject proposed rate increases and imposes additional regulations on insurers. The bill was among the most debated, with Commissioner Tim Temple himself criticizing the bill alongside other insurance companies cautioning it may undermine other reforms.
- HB450 (Melerine) requires plaintiffs to prove that injuries were directly caused by the accident in question. In Louisiana, the "take them as you find them" rule meant that a defendant is liable for all natural and probable consequences of their actions, even if those consequences are more severe than what would have been expected for a typical person. This includes consequences due to pre-existing conditions or vulnerabilities of the plaintiff.
- HB434 (DeWitt) reduces damage payouts to uninsured motorists injured in auto accidents. Before House Bill 434, if someone was injured in a vehicle accident and did not have automobile insurance, they were responsible for the first \$15,000 in bodily injury costs (No Pay, No Play). HB435 now raises the uninsured motorists' responsibility from \$15,000 to \$100,000. That means, if you don't have insurance and you're involved in a crash, you are now responsible for the first \$100,000 in medical bills and forfeit that portion in recovery. Act 16.
- HB436 (Firment) prohibits undocumented immigrants from recovering general damages like emotional distress and pain and suffering in auto accident lawsuits. Act 17.
- HB549 (Schamerhorn) requires insurers to offer a 5% premium discount to trucking companies that install dashboard cameras on large trucks.
- HB431 (Chenevert) restricts damage awards for drivers found at least 51% at fault in an accident.

HOMEOWNERS INSURANCE REFORM

The Legislature also advanced some measures aimed at encouraging property owners to fortify their homes and reduce storm damage risks:

- SB28 (Talbot) establishes an individual income tax credit for homeowners who install fortified roofs on their property. The bill passed unanimously.
- SB52 (McMath) provides an individual income tax exemption for \$10,000 grants from the Louisiana Fortify Homes Program. The measure was signed into law as Act 32.
- HB356 (Braud) creates the Stated Value Policy Act, providing homeowners an option to choose coverage based on the stated value of residential property. This value can be declared by the homeowner rather than based on market value but cannot be less than what is owed on a house.

Addressing both auto and homeowners' insurers as a whole, SBI36 (Talbot) provides for rate transparency reports, requiring insurers to submit rate filings to consumers in plain language with a breakdown of pricing.

Ethics and Campaign Reform

The Legislature passed substantial changes to both Louisiana's Code of Governmental Ethics and its Campaign Finance Disclosure Act during the session. Supporters of the measures characterized the changes as modernization efforts intended to streamline investigations and align state law more closely with constitutional free speech protections. Others, however, expressed concerns about reduced transparency and weakened enforcement authority.

ETHICS REFORM

HB674 (Beaullieu) makes sweeping revisions to the state's ethics enforcement process:

- Raises the thresholds for Board of Ethics investigations by requiring multiple two-thirds votes for the Board to initiate an investigation, determine if a violation has been "cured," or hold public hearings.
- Allows investigation subjects to challenge subpoenas in district court, potentially delaying or limiting investigations.
- Repeals the Board's ability to fine individuals up to \$10,000 for refusing to provide testimony or documents.
- Expands the range of travel that legislators and staff may accept from supporters, extending permissible destinations throughout North America.
- Relaxes restrictions on state contracts involving public officials and their immediate families, while narrowing certain financial disclosure obligations.

CAPAIQN FINANCE REFORM

HB693 (Wright) updates the Campaign Finance Disclosure Act, establishing new definitions and procedures:

- Declares campaign spending a form of constitutionally protected political speech, requiring narrow interpretation of campaign finance laws and resolving ambiguities in favor of the accused.
- Creates four types of political committees: political committees, principal campaign committees, independent expenditure-only committees, and leadership committees.
- Authorizes joint fundraising agreements among candidates and organizations.
- Expands allowable campaign expenditures to include lobbying, issue advocacy, charitable contributions, security measures, and conference attendance; personal use of campaign funds remains prohibited, with clarified definitions.
- Increases reporting thresholds for contributions, expenditures, and organizational filings, generally doubling previous monetary triggers.

Ellevate has consistently advocated for transparency in government, and our concerns about weakening accountability mechanisms have been shared throughout this session by other policy organizations, members of the press, and in committee testimony.

*By: Emilia DiFabrizio, Policy Coordinator
Julie Stokes, President & CEO
Ellevate Louisiana*

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2025



POLICY

SUMMIT



THURSDAY, SEPTEMBER 25, 2025
8:00AM-4:00PM

CITY CLUB OF BATON ROUGE
355 NORTH BLVD, BATON ROUGE, LA 70801

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