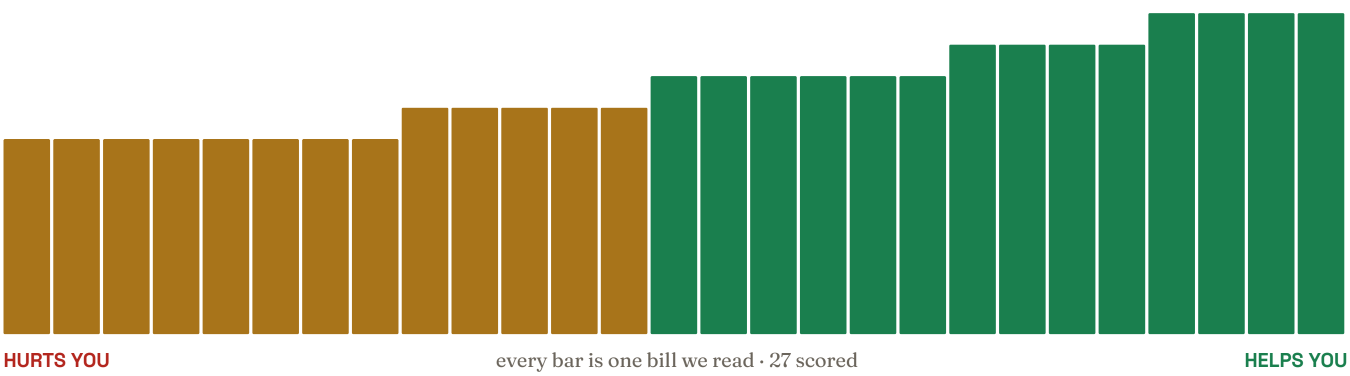
OBILLERATE · WATCHDOG

Louisiana Bill Book 2026

The Louisiana bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?



Our take on the left. The bill on the right. Room for your notes.

20 bills in this edition, drawn from 27 we scored · data as of 2026-09-11

HOW TO READ THIS BOOK

Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 27 Louisiana bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-09-11 and links to the live version.

CONTENTS

10 worst, 10 best

THE WORST — LOWEST SCORING

THE BEST — HIGHEST SCORING

The Shape Health Bill

Bill aims to shape health insurance coverage for certain claims

LA HB95 · Healthcare & Insurance

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

If passed, people might see their medical bills covered differently, so they should watch the debate and tell lawmakers what they need.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — No clear change to who can be held responsible..
Bill language is vague, so accountability effects are uncertain.

Rights & Protections (neutral) — Unclear impact on consumer rights..
Without specifics, it is not known if rights are added or removed.

Who Bears the Cost (neutral) — Cost impact not described..
The bill does not state who would pay for any changes.

Process Transparency (neutral) — No transparency provisions mentioned..
The summary gives no detail on reporting or oversight.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Provides relative to health insurance coverage with respect to certain claims

LA HB95 Introduced · recorded 2026-02-09

WHAT IT DOES

The bill would tell insurers how to handle some health claims, which could change what they pay for you.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB95) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB95&sbi=y

LegiScan — HB95 — https://legiscan.com/LA/bill/HB95/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb95-111812

YOUR NOTES

OBILLERATE'S TAKE · WORST 2 OF 10

The Health Provider Bill

Bill aims to curb unauthorized health provider fees

LA HB760 · Healthcare & Insurance

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

Patients could avoid unexpected bills, but the bill's details are unclear, so it's important to watch how it shapes provider billing rules.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — unknown impact.
Bill may affect billing oversight

Rights & Protections (helps) — potential consumer protection.
limits unauthorized fees

Who Bears the Cost (neutral) — unclear who pays.
unknown cost shift

Process Transparency (neutral) — bill just introduced.
limited public info

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Provides relative to unauthorized fees charged by healthcare providers for certain treatments

LA HB760 Introduced · recorded 2026-02-27

WHAT IT DOES

The bill would limit extra charges doctors can add without permission, protecting patients from surprise costs.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB760) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB760&sbi=y

LegiScan — HB760 — https://legiscan.com/LA/bill/HB760/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb760-126087

YOUR NOTES

OBILLERATE'S TAKE · WORST 3 OF 10

The Criminal Records Bill

New bill could change how criminal records are shared in court

LA HB91 · Criminal Justice

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

People should pay attention to this bill because it could change how much information is shared in court. If less information is shared, it might not be fair for everyone involved.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — The bill does not clearly improve or harm accountability in trials..
Unknown

Rights & Protections (neutral) — The bill's impact on rights is unclear..
Unknown

Who Bears the Cost (neutral) — The cost implications of the bill are not specified..
Unknown

Process Transparency (neutral) — The bill does not enhance transparency..
Unknown

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Provides relative to disclosure of criminal records during trial

LA HB91 Introduced · recorded 2026-02-06

WHAT IT DOES

This bill would change rules about sharing criminal records during trials, which might affect how fair trials are.

WHO IT'S WRITTEN FOR

Nobody / Symbolic

READ IT YOURSELF

Official text (LA HB91) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB91&sbi=y

LegiScan — HB91 — https://legiscan.com/LA/bill/HB91/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb91-110445

YOUR NOTES

OBILLERATE'S TAKE · WORST 4 OF 10

The Agreement Transparency Bill

New bill aims to improve financing agreement transparency

LA HB240 · Consumer Protection

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

Knowing more about financing agreements can help people make better choices. It is important to watch this bill as it moves forward.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — The bill could increase transparency..

More disclosure means better accountability for lenders.

Rights & Protections (neutral) — The bill helps consumers understand agreements..

Clearer agreements protect consumer rights.

Process Transparency (neutral) — The bill is still in the early stage..

More information is needed about its full impact.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Provides relative to disclosure of financing agreements

LA HB240 Introduced · recorded 2026-02-20

WHAT IT DOES

This bill would make it easier for people to understand financing agreements they sign.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB240) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB240&sbi=y

LegiScan — HB240 — https://legiscan.com/LA/bill/HB240/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb240-121120

YOUR NOTES

OBILLERATE'S TAKE · WORST 5 OF 10

The Restoration Fund Bill

Oil tax money set for restoration fund in Louisiana

LA HB252 · Money & Damages

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

Using tax money for restoration could help the environment, but it's unclear who really benefits from this plan.

WHY IT SCORES 5/10 — THE RECEIPTS

Funding Tilt (neutral) — The bill redirects tax revenue..

Unknown

FOLLOW THE MONEY

Pushing for it: Oilfield Site Restoration Fund

Bearing the cost: Unknown

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Dedicates severance tax revenue from oil and gas produced from certain stripper wells in the Caddo Pine Island Field to the Oilfield Site Restoration Fund and provides for the use of those monies (OR -$1,708,285 GF RV See Note)

LA HB252 Introduced · recorded 2026-02-20

WHAT IT DOES

This bill would use money from oil taxes to help restore oilfield sites.

WHO IT'S WRITTEN FOR

READ IT YOURSELF

Official text (LA HB252) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB252&sbi=y

LegiScan — HB252 — https://legiscan.com/LA/bill/HB252/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb252-121314

YOUR NOTES

OBILLERATE'S TAKE · WORST 6 OF 10

The Foster Promise Bill

Changes to eligibility for the M.J. Foster Promise Program

LA HB274 · Education

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, more students might get help for college, but we need to see how it affects those already in the program.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — The bill does not provide clear accountability measures..
Unknown

Rights & Protections (neutral) — No rights are being removed or added..
Unknown

Who Bears the Cost (neutral) — The cost implications are unclear..
Unknown

Process Transparency (neutral) — The process is currently under review..
Unknown

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Provides relative to initial eligibility requirements for the M.J. Foster Promise Program (OR INCREASE SD EX See Note)

LA HB274 Introduced · recorded 2026-02-23

WHAT IT DOES

This bill would change who can join the M.J. Foster Promise Program, which helps students pay for college.

WHO IT'S WRITTEN FOR

READ IT YOURSELF

Official text (LA HB274) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB274&sbi=y

LegiScan — HB274 — https://legiscan.com/LA/bill/HB274/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb274-122563

YOUR NOTES

The Program Companies Bill

New job program could help companies but not workers

LA HB381 · Work & Wages

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, companies could get money for jobs, but we need to make sure it helps workers too. Now is the time to speak up.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — The bill does not clearly outline worker protections..

Unknown

Rights & Protections (hurts) — The focus is more on companies than on workers..

Unknown

Who Bears the Cost (neutral) — The cost implications are not clear..

Unknown

Process Transparency (neutral) — The bill is still in early stages..

Unknown

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Provides for eligibility requirements for companies applying for the High Impact Jobs Program (OR INCREASE GF EX See Note)

LA HB381 Introduced · recorded 2026-02-25

WHAT IT DOES

This bill would set rules for companies wanting job program money, but it might not help regular workers.

WHO IT'S WRITTEN FOR

Big Business

READ IT YOURSELF

Official text (LA HB381) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB381&sbi=y

LegiScan — HB381 — https://legiscan.com/LA/bill/HB381/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb381-124075

YOUR NOTES

OBILLERATE'S TAKE · WORST 8 OF 10

The Elections Happen Bill

New rule limits when tax elections can happen

LA HB400 · Consumer Protection

5 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, it could make it tougher for people to have their say about taxes and bonds. It's important to think about how this affects your voting rights.

WHY IT SCORES 5/10 — THE RECEIPTS

Accountability (neutral) — Limits voting options.
Restricts when people can vote on important issues.

Rights & Protections (hurts) — Reduces voting opportunities.
May lower public participation in tax and bond decisions.

Process Transparency (helps) — Clear election schedule.
Sets a clear time for when elections can happen.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

HOW THEY VOTED

House · 2026-04-13 — passed
Yes 66R/24D · No 0R/0D

THE BILL ITSELF

Provides that bond and tax elections shall be held only on regularly scheduled fall election dates (RE SEE FISC NOTE LF EX)

LA HB400 Engrossed · recorded 2026-04-14

WHAT IT DOES

This bill would make it harder for people to vote on taxes and bonds by only allowing elections in the fall.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB400) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB400&sbi=y

LegiScan — HB400 — https://legiscan.com/LA/bill/HB400/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb400-123808

YOUR NOTES

OBILLERATE'S TAKE · WORST 9 OF 10

The Hidden Fees Bill

Bill aims to curb hidden fees for consumers

LA HB617 · Consumer Protection

6 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

If the bill becomes law, it could affect how much extra money people pay without knowing, so they might get better protection from surprise charges.

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (neutral) — unknown impact.
Bill may affect who is answerable for hidden fees, but text does not specify.

Rights & Protections (neutral) — unknown impact.
Potentially changes consumer rights about fee disclosure, but details are unclear.

Who Bears the Cost (neutral) — unknown impact.
Unclear whether costs shift to businesses or consumers.

Process Transparency (neutral) — unknown impact.
Bill's procedural steps are standard; no special transparency measures noted.

WHO'S BEHIND IT

Democrat-sponsored (0R / 2D)

HOW THEY VOTED

House · 2026-05-06 — passed

Yes 31R/31D · No 36R/0D

THE BILL ITSELF

Provides with respect to hidden fees charged to consumers

LA HB617 Engrossed · recorded 2026-05-07

WHAT IT DOES

The bill would change how hidden fees are handled for consumers.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB617) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB617&sbi=y

LegiScan — HB617 — https://legiscan.com/LA/bill/HB617/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb617-125939

YOUR NOTES

OBILLERATE'S TAKE · WORST 10 OF 10

The Insurance Coverage Bill

Louisiana bill could expand insurance coverage for prosthetic devices

LA HB477 · Healthcare & Insurance

6 /10

TOLERATE

Mixed — some good, some bad

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

If passed, people who need prosthetic limbs or custom braces could get better insurance help, but insurers might see higher costs and could raise premiums for everyone.

WHY IT SCORES 6/10 — THE RECEIPTS

Accountability (neutral) — No clear change to who is held accountable..

The text does not add new oversight or penalties.

Rights & Protections (helps) — Potentially expands coverage rights..

More prosthetic and orthotic services could be covered for patients.

Who Bears the Cost (hurts) — Insurers may face higher payouts..

Expanded coverage could lead to higher premiums for all policyholders.

Process Transparency (neutral) — Standard legislative process..

No special fasttrack or secrecy indicated.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Modifies provisions of law regarding health insurance coverage of prosthetic and custom orthotic devices and services (OR INCREASE EX See Note)

LA HB477 Introduced · recorded 2026-02-26

WHAT IT DOES

The bill would change state rules so health plans may have to pay for more prosthetic and custom orthotic devices and services.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB477) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB477&sbi=y

LegiScan — HB477 — https://legiscan.com/LA/bill/HB477/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb477-125578

YOUR NOTES

OBILLERATE'S TAKE · BEST 1 OF 10

The Home Sellers Bill

Home sellers must show all hidden fees and rules

LA HB580 · Housing & Property

9 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill helps people buying a home. It would make sure sellers tell you about all fees and conditions upfront. This means no hidden costs or tricky rules after you agree to buy. It gives you more power to make smart choices. It is important to support this bill so you are not tricked when buying a home.

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Increases accountability for sellers.

The bill would require sellers to disclose all hidden fees and conditions, making them...

Rights & Protections (helps) — Protects buyers from hidden costs.

Buyers would have the right to know all costs and conditions before agreeing to a real...

Who Bears the Cost (neutral) — No direct cost shift, but increases transparency burden on sellers.

The bill does not shift new costs onto consumers, but rather requires sellers to be...

Process Transparency (helps) — Directly improves transparency for consumers.

The core purpose of the bill is to provide clear disclosure of fees and conditions...

FOLLOW THE MONEY

Pushing for it: Homebuyers

Bearing the cost: Sellers or agents who hide fees

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Provides for disclosure of hidden fees or conditions in real estate transactions

LA HB580 Introduced · recorded 2026-02-26

WHAT IT DOES

This bill would make sure you see all fees and rules before buying a home, so there are no surprises.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB580) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB580&sbi=y

LegiScan — HB580 — https://legiscan.com/LA/bill/HB580/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb580-125739

YOUR NOTES

OBILLERATE'S TAKE · BEST 2 OF 10

The Credit Scores Bill

No credit scores or zip codes for your car insurance

LA SB267 · Consumer Protection

9 /10 **LIBERATE**
Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Right now, car insurance companies can look at your credit score and where you live (your zip code) to figure out how much you pay for car insurance. This means that even if you are a safe driver, you might pay more just because of your credit history or neighborhood. This bill would stop that, making sure your car insurance cost is more about how you drive, not other things. Insurance companies might say these tools help...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Insurance companies would be more accountable for actual driving risk..
The bill would make insurance companies focus more on driving behavior rather than...

Rights & Protections (helps) — Protects consumers from potentially unfair pricing based on non-driving factors..
Consumers would be protected from having their car insurance rates set based on their...

Who Bears the Cost (helps) — Prevents costs from being unfairly shifted to certain consumers..
This bill would prevent car insurance costs from being higher for people with lower...

Process Transparency (neutral) — No direct impact on the transparency of the legislative process..
The bill's text does not address how transparent the legislative or insurance...

FOLLOW THE MONEY

Pushing for it: Consumers, who might pay less for car insurance
Bearing the cost: Car insurance companies, who would lose flexibility in setting rates

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Prohibits the use of a consumer's credit information and zip code in the underwriting or rating of auto insurance premiums. (8/1/26)

LA SB267 Introduced · recorded 2026-02-27

WHAT IT DOES

This bill would stop car insurance companies from using your credit score and zip code to decide how much you pay, which could make insurance fairer.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA SB267) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=SB267&sbi=y

LegiScan — SB267 — https://legiscan.com/LA/bill/SB267/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-sb267-126091

YOUR NOTES

OBILLERATE'S TAKE · BEST 3 OF 10

The Insurers Drop Bill

Insurers can't drop you if you fix your house

LA HB408 · Housing & Property

9 /10 **LIBERATE**

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill is good for people who own homes. It would mean that if you fix things that could be risky, like a leaky roof, your insurance company cannot just drop you. This helps you keep your home safe and covered. Some might say that insurance companies need to be able to drop policies to manage their own risks and costs. But for homeowners, losing insurance can be a big problem, especially in places where it's hard to get...

WHY IT SCORES 9/10 — THE RECEIPTS

Accountability (helps) — Insurers must keep policies if homeowners fix risks..
Insurers would have to keep covering homes if owners fix risks, making them more...

Rights & Protections (helps) — Protects homeowners from losing insurance after making repairs..
Homeowners would have more protection against losing their insurance for fixing their...

Who Bears the Cost (helps) — Less risk of nonrenewal for homeowners who mitigate..
The risk of nonrenewal would be less on homeowners who fix problems, keeping coverage...

Process Transparency (neutral) — No information in the bill text..
No information in the bill text about how transparent the process is.

FOLLOW THE MONEY

Pushing for it: Homeowners
Bearing the cost: Insurance companies

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Prohibits insurers from the nonrenewal of residential insurance policies when homeowners timely mitigate risks

LA HB408 Introduced · recorded 2026-02-25

WHAT IT DOES

This bill would stop insurance companies from canceling your home insurance if you fix problems with your house on time, helping you keep your coverage.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB408) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB408&sbi=y

LegiScan — HB408 — https://legiscan.com/LA/bill/HB408/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb408-123900

YOUR NOTES

OBILLERATE'S TAKE · BEST 4 OF 10

The Students Join Bill

More students can join reading program for extra help

LA HB272 · Education

9 /10

LIBERATE

Helps everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, more kids will get the help they need to read better. This is important for their education and future.

WHY IT SCORES 9/10 — THE RECEIPTS

Funding Tilt (helps) — Increases funding for education support.

The bill adds $2,600,000 for the R.E.A.D. program.

FOLLOW THE MONEY

Pushing for it: R.E.A.D. program

Bearing the cost: Unknown

WHO'S BEHIND IT

Bipartisan sponsorship (2R / 3D)

THE BILL ITSELF

Expands student eligibility for participation in the R.E.A.D. (Reading Enrichment and Academic Deliverables) program (EG +$2,600,000 GF EX See Note)

LA HB272 Introduced · recorded 2026-02-23

WHAT IT DOES

This bill would help more students get extra reading support, which can improve their learning.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB272) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB272&sbi=y

LegiScan — HB272 — https://legiscan.com/LA/bill/HB272/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb272-122402

YOUR NOTES

OBILLERATE'S TAKE · BEST 5 OF 10

The Credit Card Bill

Louisiana limits credit card convenience fees for everyday purchases

LA HB659 · Money & Damages

8 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Consumers would pay less extra cost at checkout, while merchants may lose some revenue; now is the chance to stop hidden fees.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (helps) — .
Limits extra fees, making merchants more answerable to consumers

Rights & Protections (helps) — .
Protects shoppers from hidden card fees

Who Bears the Cost (helps) — .
Shifts fee burden away from everyday buyers

Process Transparency (neutral) — .
Bill does not change how the law is made

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Limits the amount of convenience fees charged for use of credit and debit cards for certain transactions

LA HB659 Introduced · recorded 2026-02-27

WHAT IT DOES

The bill would cap the extra fee merchants can add when you pay with a credit or debit card for certain purchases.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB659) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB659&sbi=y

LegiScan — HB659 — https://legiscan.com/LA/bill/HB659/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb659-126255

YOUR NOTES

OBILLERATE'S TAKE · BEST 6 OF 10

The Pushes Public Bill

Louisiana pushes public dashboard for insurance rate transparency

LA HB1226 · Consumer Protection

8 /10

LIBERATE

Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

Consumers could see real price data, which may drive competition and lower premiums, while insurers face a reporting cost; now is the time to support transparency before rates stay hidden.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (helps) — Increases insurer accountability through public data..

Public dashboard forces insurers to be open about rates.

Rights & Protections (helps) — Gives consumers more information to protect themselves..

Shoppers can compare insurance prices easily.

Who Bears the Cost (hurts) — Reporting cost falls on insurers, not taxpayers..

Insurers must spend resources to submit data.

Process Transparency (helps) — Creates an open, searchable dashboard..

Data will be publicly accessible.

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Creates a public dashboard for insurance rate transparency and requires data submissions from insurers (OR +$276,240 SG EX See Note)

LA HB1226 Introduced · recorded 2026-03-31

WHAT IT DOES

Insurers must upload their rates to a public website, letting shoppers compare prices and make better choices.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB1226) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB1226&sbi=y

LegiScan — HB1226 — https://legiscan.com/LA/bill/HB1226/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb1226-140010

YOUR NOTES

OBILLERATE'S TAKE · BEST 7 OF 10

The Study Workers Bill

Study housing help for Louisiana state workers

LA HR3 · Housing & Property

8 /10 **LIBERATE**
Helps everyday people

1 · hurts you — helps you · 10

WHAT THIS MEANS FOR YOU

This bill would have asked for a study. The study would have looked into using empty state buildings to help state workers who struggle to pay rent. This could have helped many state employees afford to live where they work. Since it was rejected, this idea will not move forward right now.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (helps) — A study could lead to better use of state property..
The bill asked for a study on using vacant state-owned property for a housing program.

Rights & Protections (neutral) — No direct impact on individual rights..
The bill was only a request for a study, not a change to rights.

Who Bears the Cost (helps) — Could reduce housing costs for state employees..
The study would look into a program to support 'cost-burdened or severely cost-burdened...

Process Transparency (helps) — A study is a transparent way to explore new ideas..
The bill requested a study by state agencies.

FOLLOW THE MONEY

Pushing for it: State government employees
Bearing the cost: None directly from the study itself

WHO'S BEHIND IT

Democrat-sponsored (0R / 2D)

HOW THEY VOTED

House · 2026-05-13 — failed
Yes 17R/28D · No 45R/1D

THE BILL ITSELF

Requests the Louisiana Housing Corporation to work in conjunction with the division of administration and the State Civil Service Commission to study the feasibility of creating a housing and rental assistance program using vacant state-owned property to support cost-burdened or severely cost-burdened renter households of state government employees (EG INCREASE SG EX See Note)

LA HR3 Introduced · recorded 2026-03-09

WHAT IT DOES

This bill asked for a study to see if Louisiana could use empty state buildings to help state workers pay for housing.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HR3) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HR3&sbi=y

LegiScan — HR3 — https://legiscan.com/LA/bill/HR3/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hr3-130762

YOUR NOTES

OBILLERATE'S TAKE · BEST 8 OF 10

The Better Retirement Bill

Louisiana state workers could get better retirement rules

LA HB43 · Work & Wages

8 /10

LIBERATE

Helps everyday people

1 · hurts you helps you · 10

WHAT THIS MEANS FOR YOU

This bill wants to change the rules for when Louisiana state workers can retire. If it passes, it could mean they get to retire sooner or get more money when they do. This would be good for state workers. But it also means the state's retirement system would need to pay out more money in the future. People should pay attention because it affects how public money is used and how state employees are supported.

WHY IT SCORES 8/10 — THE RECEIPTS

Accountability (neutral) — No direct impact on accountability..

The bill focuses on retirement eligibility, not government accountability.

Rights & Protections (helps) — Enhances retirement benefits for state employees..

The bill provides relative to retirement eligibility in the Louisiana State Employees'...

Who Bears the Cost (hurts) — Increases costs for the state retirement system..

The bill is estimated to add $34,000,000 in actuarial present value to the Louisiana...

Process Transparency (neutral) — Standard legislative process..

The bill has been introduced and referred to committee, following normal procedures.

FOLLOW THE MONEY

Pushing for it: Louisiana state employees

Bearing the cost: Louisiana State Employees' Retirement System

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

THE BILL ITSELF

Provides relative to retirement eligibility in the Louisiana State Employees' Retirement System (OR +$34,000,000 APV)

LA HB43 Introduced · recorded 2026-01-23

WHAT IT DOES

This bill would change how state workers in Louisiana can retire, possibly making it easier or better for them.

WHO IT'S WRITTEN FOR

Workers

READ IT YOURSELF

Official text (LA HB43) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB43&sbi=y

LegiScan — HB43 — https://legiscan.com/LA/bill/HB43/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb43-091644

YOUR NOTES

The Carbon Storage Bill

Carbon storage firms must give 25% of credits to landowners

LA HB879 · Money & Damages

7 /10

LIBERATE

Helps everyday people

1 · hurts you … helps you · 10

WHAT THIS MEANS FOR YOU

Landowners could see a new source of income, while operators may see higher costs, so the bill could affect future projects and local economies.

WHY IT SCORES 7/10 — THE RECEIPTS

Accountability (helps) — positive.
Mandates operators to share tax benefits with affected landowners.

Rights & Protections (neutral) — neutral.
Does not change any personal rights.

Who Bears the Cost (helps) — positive.
Shifts part of the tax credit cost from operators to landowners.

Process Transparency (neutral) — neutral.
No new transparency requirements are added.

FOLLOW THE MONEY

Pushing for it: landowners

Bearing the cost: operators

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Requires carbon dioxide storage facility operators pay twenty-five percent of their gross tax credit amount to the landowners of the area of operations

LA HB879 Introduced · recorded 2026-02-27

WHAT IT DOES

Carbon storage operators would have to share a quarter of their tax credit with the landowners where they store CO2, giving those owners extra money.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB879) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB879&sbi=y

LegiScan — HB879 — https://legiscan.com/LA/bill/HB879/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb879-127226

YOUR NOTES

OBILLERATE'S TAKE · BEST 10 OF 10

The Life Insurance Bill

New bill aims to help life insurance applicants understand policies

LA HB751 · Consumer Protection

7 /10

LIBERATE

Helps everyday people

1 · hurts you

helps you · 10

WHAT THIS MEANS FOR YOU

If this bill passes, people will get clearer information about life insurance. This can help them make better choices about their money and families.

WHY IT SCORES 7/10 — THE RECEIPTS

Accountability (helps) — Increases transparency for consumers..

Insurers must provide important information.

Rights & Protections (helps) — Protects consumers by ensuring they are informed..

Helps applicants understand what they are buying.

Process Transparency (neutral) — No significant changes to the process..

Focuses on information rather than process.

WHO'S BEHIND IT

Democrat-sponsored (0R / 1D)

THE BILL ITSELF

Requires insurers or business entities promoting term life insurance policies to provide certain notices to applicants

LA HB751 Introduced · recorded 2026-02-27

WHAT IT DOES

This bill would make sure life insurance companies tell people important information before they buy a policy.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (LA HB751) — https://www.legis.la.gov/legis/BillInfo.aspx?s=26rs&b=HB751&sbi=y

LegiScan — HB751 — https://legiscan.com/LA/bill/HB751/2026

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/la-hb751-126239

YOUR NOTES

ABOUT THIS BOOK

Louisiana Bill Book 2026

Published by Obillerate, an independent nonpartisan watchdog that reads and scores every bill in Congress and all 50 states on a single question: does it help everyday people, or the interests behind it? Every score in this book shows its reasoning, and every page links to the official text so you can check us.

HOW TO CITE THIS

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WHAT YOU MAY DO WITH IT

CORRECTIONS

We get things wrong sometimes and fix them fast. www.obillerate.com/corrections