

# Living Organ Donor Insurance Act

## www.AmericanTransplantFoundation.org

The "Living Organ Donor Insurance Act," sponsored by Rep. Janet Buckner and Rep. Lois Landgraf, was introduced on March 19, 2019. The American Transplant Foundation supports the "Living Organ Donor Insurance Act." It is vital that living organ donors have no barriers when giving the Gift of Life.

HB19-1253 prohibits insurance companies from denying coverage or increasing premiums for living organ donors based solely on their status as a living donor. By removing barriers, such as insurance discrimination, more people can give and receive lifesaving organ transplants.

## HB19-1253 states that Life/Disability Income/Long-term Care Insurances shall not...

- Preclude a person from donating all or part of an organ as a condition of receiving a policy or contract.
- Consider the status of a person as a living organ donor in determining the premium rate for coverage of the person under a policy or contract.
- Otherwise discriminate in the offering, issuance, cancellation, amount of coverage, price, or any
  other conditions of a policy or contract for a person based solely and without any additional
  actuarial risks upon the status of the person as a living organ donor.

#### Additionally:

• By January 2020, the state department shall develop materials to educate the public on the benefits of living organ donation and living donors' access to insurance.

## Living donation is considered the best option for most kidney and liver transplant candidates.

- In 2018, 263 Coloradans died or became too sick to remain on the transplant waitlist.
- Right now, 1,872 Coloradans are waiting for a lifesaving organ transplant.
- In 2018, there were 168 living organ donors in Colorado.
- Studies have shown that living organ donation does not change the donor's life expectancy.

## **Supporting Organizations:**













For more information visit <u>leg.colorado.gov/bills/hb19-1253</u> or <u>www.americantransplantfoundation.org</u> or call **303-757-0959**.