The “Living Organ Donor Insurance Act” (HB19-1253), was sponsored by Representatives Janet Buckner and Lois Landgraf, and Senators Dennis Hisey and Senator Julie Gonzales. It was signed into law by Governor Polis on May 30th, 2019. The American Transplant Foundation led the effort to ensure health insurance providers are included as entities who cannot discriminate against living donors. It is vital that living organ donors have no barriers when giving the Gift of Life.

HB19-1253 prohibits health, life, disability income, and long-term insurers from discriminating against living organ donors by charging higher premiums or refusing to insure them all together. By removing barriers such as insurance discrimination, more people can give and receive lifesaving organ transplants.

HB19-1253 states that Health/Life/Disability Income/Long-term Care Insurers 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.

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

- In 2019, 173 Coloradans died or became too sick to remain on the transplant waitlist.
- Right now, 1,662 Coloradans are waiting for a lifesaving organ transplant.
- In 2019, there were 151 living organ donors in Colorado.
- Studies have shown that living organ donation does not change the donor’s life expectancy.

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

For more information about support programs for living donors, transplant patients and their families please go to www.americantransplantfoundation.org