

2022 Regular Session

HOUSE BILL NO. 307

BY REPRESENTATIVE ILLG

INSURERS: Provides relative to coverage for a living organ donor

1 AN ACT

2 To enact R.S. 22:1023.2, relative to health insurance coverage for a living organ donor; to
3 provide for definitions; to prohibit the denial or conditioning of certain insurance
4 policies based on the policyholder's status as a living organ donor; and to provide for
5 related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1023.2 is hereby enacted to read as follows:

8 §1023.2. Coverage of a living donor; prohibitions

9 A. As used in this Section, the following terms apply:

10 (1) "Insurance coverage" means coverage under a disability, life, or long-term
11 care insurance policy.

12 (2) "Living donor" means an individual for which both of the following
13 apply:

14 (a) Has donated all or part of an organ or bone marrow.

15 (b) Is not deceased.

16 B. Notwithstanding any other provision of law to the contrary, an insurer or
17 issuer of a disability, life, or long-term care insurance policy shall not deny, cancel,
18 or refuse to issue insurance coverage, determine the price or premium for, or
19 otherwise vary any term or condition of the policy solely on the basis of the
20 individual's status as a living donor and without any unique and material actuarial

1 risks in accordance with sound actuarial principles or actual and reasonably
 2 anticipated and expected experience of the individual based on the individual's status
 3 as a living donor.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 307 Original

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Abstract: Requires disability, life, and long-term care insurance policies to provide insurance coverage for living donors and generally prohibits denial or conditioning of coverage based solely the insured's status as a living donor.

Proposed law defines "insurance coverage" and "living donor".

Proposed law prohibits an insurer or issuer of disability, life, or long-term care insurance from denying, canceling, or refusing to issue insurance coverage, determining the price or premium for, or otherwise varying any term or condition of the policy based solely on the individual's status as a living donor, without any unique and material actuarial risks in accordance with sound actuarial principles, or actual and reasonably anticipated and expected experience of the individual based on the individual's status as a living donor.

(Adds R.S. 22:1023.2)