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## DIGEST

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HB 307 Engrossed

2022 Regular Session

Illg

**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)