

ACT No. 146

2022 Regular Session

HOUSE BILL NO. 307

BY REPRESENTATIVES ILLG, ADAMS, CARRIER, ROBBY CARTER, DUBUISSON, GLOVER, GREEN, LACOMBE, LANDRY, LARVADAIN, ROBERT OWEN, RISER, SCHLEGEL, AND THOMPSON AND SENATOR SMITH

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 income, life, or
11 long-term 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 income, life, or long-term care insurance policy shall not deny,
18 cancel, 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.

SPEAKER OF THE HOUSE OF REPRESENTATIVES

PRESIDENT OF THE SENATE

GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: _____