

February 16, 2026

Iowa State House  
Commerce Committee  
Iowa State Capitol  
1007 E Grand Ave  
Des Moines, IA 50319

Re: Support for Iowa House File 2193—The Living Donor Protection Act

On behalf of the people we serve in Iowa, including the more than 5,400 residents currently living with End-Stage Kidney Disease (ESKD) **we respectfully request that you support House File 2193, sponsored by Rep. Bergan and Rep. Young. This important bill would prohibit life, disability and long-term care insurance providers from discrimination solely on the basis of the status of being a living organ donor.**

The American Kidney Fund (AKF) is the nation's leading nonprofit organization working on behalf of the 1 in 7 American adults living with kidney disease, and the millions more at risk, with an unmatched scope of programs that support people wherever they are in their fight against kidney disease—from prevention and early detection through post-transplant living.

Today in the United States, there are over 103,000 people waiting for an organ transplant, including more than 90,000 who are waiting for a kidney. The wait for a kidney transplant from a deceased donor can last years, and 13 people die every day while waiting.

This is where living donors come in—they save lives with the selfless act of donating a kidney, and we need to do everything we can to protect them and make more living donations possible. When someone donates a kidney to a relative, a friend or a stranger, they shorten the transplant waiting list for everyone else. In addition, living donor kidneys last 5-10 years longer than deceased donor kidneys and reduce the need for repeat surgeries. Nearly 7,000 living-donor kidney transplants were performed last year in the United States, including 55 here in Iowa. Kidneys are the most common organ transplanted from living donors, followed by liver and lung.

In addition to transforming the lives of kidney patients, organ transplants can have a significant economic impact. If a person of working age gets a kidney transplant, they are often able to return to a normal life without dialysis and resume working, as most dialysis patients are not able to work. The cost of a transplant is lower than long-term kidney dialysis.

HF 2193 helps to encourage becoming a living organ donor in Iowa by removing a potential hurdle by prohibiting discrimination by life, disability and long-term care insurers. This problem is widespread, but under reported. For these reasons, we respectfully ask that you **report House File 2193 favorably out of the committee.**

Thank you for your time,



Bre Schmidt, MPH  
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***Re: House File 2193 - Support***

Dear Members of the House Commerce Committee:

The American Council of Life Insurers (ACLI) appreciates the opportunity to offer comments in support of House File 2193.

ACLI worked with the American Kidney Fund to reach agreement on this legislation, which would prohibit discrimination in the offering, issuance, cancellation, amount of coverage, price or any other condition of a life, disability or long-term care insurance policy based solely and without any additional actuarial risk upon the status of the individual as a living organ donor. To date, 35 states have passed similar proposals including in nearby states such as Nebraska, Wyoming, Minnesota, Missouri, Kansas, and Oklahoma.

Our members support laws and regulations that enable accurate assessment of mortality and morbidity risks and require that sound actuarial principles and reasonably anticipated experience exist to support any premium or benefit differences among classes of insureds.

We applaud your pursuit, and the possible enactment, of House File 2193.

Sincerely,



ALEX YOUNG

Cc: Members of the House Commerce Committee