



**STATE OF IOWA**  
**KIM REYNOLDS**  
**GOVERNOR**

May 15, 2026

The Honorable Paul Pate  
Secretary of State of Iowa  
State Capitol  
Des Moines, Iowa 50319

Dear Mr. Secretary,

I hereby transmit:

House File 2633, an Act relating to living organ donors and life insurance, disability insurance, and long-term care insurance.

The above House File is hereby approved on this date.

Sincerely,

A handwritten signature in black ink that reads "Kim Reynolds".

Kim Reynolds  
Governor of Iowa

cc: Secretary of the Senate  
Clerk of the House



House File 2633

AN ACT  
RELATING TO LIVING ORGAN DONORS AND LIFE INSURANCE, DISABILITY  
INSURANCE, AND LONG-TERM CARE INSURANCE.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Section 1. NEW SECTION. 511.41 Living organ donors.

1. As used in this section, unless the context otherwise requires:

*a.* "Covered person" means a policyholder, subscriber, enrollee, or other individual participating in a policy.

*b.* "Insurer" means a company qualified and licensed by the insurance division to transact the business of insurance in this state by certificate issued pursuant to chapter 508, 514, 514A, 514B, or 514E.

*c.* "Living organ donor" means an individual who is not deceased and who has donated all or part of an organ.

*d.* "Policy" means a life insurance policy, disability insurance policy, or long-term care insurance policy.

2. An insurer shall not, based solely on an individual's status as a living organ donor, do any of the following:

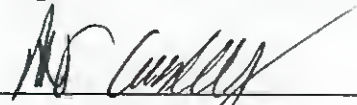
*a.* Decline or limit coverage under a policy for a covered person that is a living organ donor.

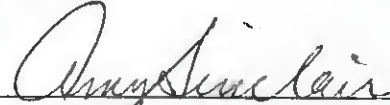
*b.* As a condition of continued coverage under a policy, preclude a covered person from becoming a living organ donor.

*c.* Discriminate against a covered person or individual in the offering, issuance, cancellation, coverage amount, price,

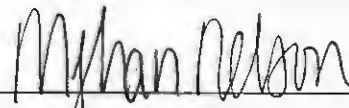
or any other condition of a policy on the sole basis that the covered person or individual is a living organ donor.

3. The commissioner of insurance may adopt rules pursuant to chapter 17A to administer this section.

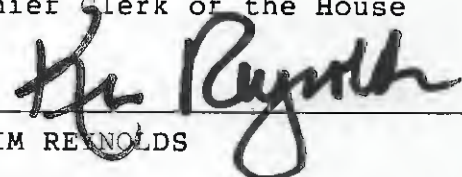
  
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PAT GRASSLEY  
Speaker of the House

  
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AMY SINCLAIR  
President of the Senate

I hereby certify that this bill originated in the House and is known as House File 2633, Ninety-first General Assembly.

  
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MEGHAN NELSON  
Chief Clerk of the House

Approved May 15<sup>th</sup>, 2026

  
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KIM REYNOLDS  
Governor