

House File 2633 - Enrolled

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.

PAT GRASSLEY
Speaker of the House

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.

MEGHAN NELSON
Chief Clerk of the House

Approved _____, 2026

KIM REYNOLDS
Governor