

**House File 2633 - Introduced**

HOUSE FILE 2633  
BY COMMITTEE ON COMMERCE

(SUCCESSOR TO HF 2193)

**A BILL FOR**

1 An Act relating to living organ donors and life insurance,  
2 disability insurance, and long-term care insurance.  
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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1 Section 1. NEW SECTION. **511.41 Living organ donors.**

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

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

6 b. "Insurer" means a company qualified and licensed by the  
7 insurance division to transact the business of insurance in this  
8 state by certificate issued pursuant to chapter 508, 514, 514A,  
9 514B, or 514E.

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

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

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

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

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

20 c. Discriminate against a covered person or individual in the  
21 offering, issuance, cancellation, coverage amount, price, or any  
22 other condition of a policy on the sole basis that the covered  
23 person or individual is a living organ donor.

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

26 EXPLANATION

27 The inclusion of this explanation does not constitute agreement with  
28 the explanation's substance by the members of the general assembly.

29 This bill relates to insurance requirements applicable to  
30 living organ donors.

31 The bill defines "policy" as a life insurance policy,  
32 disability insurance policy, or long-term care insurance policy.  
33 A "living organ donor" (donor) is defined as an individual who is  
34 not deceased and who has donated all or part of an organ.

35 Under the bill, based solely on an individual's status as

1 a donor, an insurer shall not: (1) decline or limit coverage  
2 under a policy for a covered person that is a donor; (2)  
3 as a condition of continued coverage under a policy, preclude  
4 a covered person from becoming a living organ donor; or (3)  
5 discriminate against a covered person or individual in the  
6 offering, issuance, cancellation, coverage amount, price, or any  
7 other condition of a policy on the sole basis that the covered  
8 person or individual is a donor.

9 The commissioner of insurance may adopt rules to administer  
10 the bill.

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