

SENATE BILL No. 284

DIGEST OF INTRODUCED BILL

Citations Affected: IC 27-8-38.

Synopsis: Coverage of living organ donors. Prohibits an insurer that issues a policy of life insurance, disability insurance, or long term care insurance from taking certain actions with respect to the coverage of individuals who are living organ donors.

Effective: July 1, 2020.

Breaux

January 9, 2020, read first time and referred to Committee on Insurance and Financial Institutions.



Second Regular Session of the 121st General Assembly (2020)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2019 Regular Session of the General Assembly.

SENATE BILL No. 284

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 27-8-38 IS ADDED TO THE INDIANA CODE AS
2 A **NEW** CHAPTER TO READ AS FOLLOWS [EFFECTIVE JULY
3 1, 2020]:

4 **Chapter 38. Coverage for Living Organ Donors**

5 **Sec. 1. As used in this chapter, "individual" means a natural**
6 **person.**

7 **Sec. 2. As used in this chapter, "insurance policy" means:**

8 (1) a policy of life insurance or disability insurance described
9 in Class 1 of IC 27-1-5-1; and

10 (2) a long term care insurance policy (as defined in
11 IC 27-8-12-5).

12 **Sec. 3. As used in this chapter, "insurer" means an insurance**
13 **company that issues an insurance policy.**

14 **Sec. 4. As used in this chapter, "living organ donor" means an**
15 **individual who has donated all or part of an organ and is not**
16 **deceased.**

17 **Sec. 5. An insurer may not do any of the following:**



- 1 **(1) Decline or limit coverage of an individual under an**
- 2 **insurance policy because the individual is a living organ**
- 3 **donor.**
- 4 **(2) Preclude an individual from donating all or part of an**
- 5 **organ as a condition of receiving an insurance policy.**
- 6 **(3) Consider the status of an individual as a living organ**
- 7 **donor in determining the premium of an insurance policy.**
- 8 **(4) Discriminate in the offering, issuance, cancellation,**
- 9 **amount of coverage, price, or any other condition of an**
- 10 **insurance policy for an individual based solely, and without**
- 11 **any additional actuarial risks, because the individual is a**
- 12 **living organ donor.**

