

119TH CONGRESS
1ST SESSION

H. R. 3503

To prohibit life insurance providers from discriminating based on a person's status as a living kidney donor, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MAY 19, 2025

Mr. VAN DREW (for himself and Mr. DAVIS of North Carolina) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To prohibit life insurance providers from discriminating based on a person's status as a living kidney donor, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Kidney Donation Anti-
5 Discrimination Act”.

6 **SEC. 2. DISCRIMINATION BASED ON LIVING KIDNEY DONOR**
7 **STATUS.**

8 (a) IN GENERAL.—It shall be unlawful to discrimi-
9 nate against a living kidney donor, in the offering,
10 issuance, cancellation, price or conditions of a life insur-

1 ance policy, or in the amount of coverage provided under
2 a life insurance policy, based solely on the status of such
3 person as a living kidney donor, without evidence of addi-
4 tional actuarial risks, unrelated to their donation.

5 (b) PRIVATE RIGHT OF ACTION.—A person who suf-
6 fers harm as a result of a violation of subsection (a) may
7 bring an individual action against the entity who discrimi-
8 nated against such person in the appropriate district court
9 of the United States for damages and attorney’s fees.

10 (c) RULE OF CONSTRUCTION.—Nothing in this sec-
11 tion may be construed to preempt any State or local law
12 that provides greater protection to living kidney donors
13 with respect to life insurance than this section does.

14 (d) DEFINITIONS.—In this section:

15 (1) LIFE INSURANCE POLICY.—The term “life
16 insurance policy” means a contract under which an
17 entity promises to pay a designated beneficiary a
18 sum of money upon the death of the insured.

19 (2) LIVING KIDNEY DONOR.—The term “living
20 kidney donor” means an individual who has donated
21 a kidney and is not deceased.

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