

113TH CONGRESS
2D SESSION

H. R. 5263

To promote and protect from discrimination living organ donors.

IN THE HOUSE OF REPRESENTATIVES

JULY 30, 2014

Mr. NADLER (for himself, Mr. BURGESS, Mr. CLAY, and Mr. COSTA) introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committees on Oversight and Government Reform, House Administration, Education and the Workforce, and Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To promote and protect from discrimination living organ donors.

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 “Living Donor Protec-
5 tion Act of 2014”.

1 **SEC. 2. PROHIBITION ON DENIAL OF COVERAGE OR IN-**
2 **CREASE IN PREMIUMS OF LIFE OR DIS-**
3 **ABILITY INSURANCE FOR LIVING ORGAN DO-**
4 **NORS.**

5 (a) PROHIBITION.—Notwithstanding any other provi-
6 sion of law, it shall be unlawful to—

7 (1) decline or limit coverage of a person under
8 any life insurance policy, disability insurance policy,
9 or long-term care insurance policy due to the status
10 of such person as a living organ donor;

11 (2) preclude a person from donating an organ
12 as a condition of receiving a life insurance policy,
13 disability insurance policy, or long-term care insur-
14 ance policy;

15 (3) consider the status of a person as a living
16 organ donor in determining the premium rate for
17 coverage of such person under a life insurance pol-
18 icy, disability insurance policy, or long-term care in-
19 surance policy; or

20 (4) otherwise discriminate in the offering,
21 issuance, cancellation, amount of such coverage,
22 price, or any other condition of a life insurance pol-
23 icy, disability insurance policy, or long-term care in-
24 surance policy for a person based solely and without
25 any additional actuarial risks upon the status of
26 such person as a living organ donor.

1 (b) ENFORCEMENT.—A State insurance regulator
2 may take such actions to enforce subsection (a) as are spe-
3 cifically authorized under the laws of such State.

4 (c) DEFINITIONS.—In this section:

5 (1) DISABILITY INSURANCE POLICY.—The term
6 “disability insurance policy” means a contract under
7 which an entity promises to pay a person a sum of
8 money in the event that an illness or injury resulting
9 in a disability that prevents such person from work-
10 ing.

11 (2) LIFE INSURANCE POLICY.—The term “life
12 insurance policy” means a contract under which an
13 entity promises to pay a designated beneficiary a
14 sum of money upon the death of the insured.

15 (3) LIVING ORGAN DONOR.—The term “living
16 organ donor” means an individual who has donated
17 all or part of an organ and is not deceased.

18 (4) LONG-TERM CARE INSURANCE POLICY.—
19 The term “long-term care insurance policy” means
20 a contract under which the only insurance protection
21 provided under the contract is coverage of qualified
22 long-term care services (as defined in section
23 7702B(c) of the Internal Revenue Code of 1986).

1 **SEC. 3. CLARIFICATION OF ORGAN DONATION SURGERY AS**
 2 **QUALIFYING AS A SERIOUS HEALTH CONDI-**
 3 **TION UNDER FMLA.**

4 Section 101(11) of the Family and Medical Leave Act
 5 of 1993 (29 U.S.C. 2611(11)) is amended by inserting
 6 “(including recovery from surgery related to organ dona-
 7 tion)” after “physical or mental condition”.

8 **SEC. 4. UPDATING OF EDUCATIONAL MATERIALS ON THE**
 9 **BENEFITS OF LIVE ORGAN DONATION.**

10 (a) IN GENERAL.—Not later than 6 months after the
 11 date of enactment of this Act, the Secretary of Health and
 12 Human Services (in this section referred to as the “Sec-
 13 retary”) shall review and update materials related to live
 14 organ donation in order to educate the public on—

- 15 (1) the benefits of live organ donation; and
- 16 (2) the impact of live organ donation on the ac-
 17 cess of a living organ donor to insurance.

18 Such updating shall include information on the changes
 19 made by sections 2 and 3 of this Act.

20 (b) METHODS OF UPDATING.—In carrying out sub-
 21 section (a), the Secretary shall update, as appropriate—

- 22 (1) Public Service Announcements previously
 23 provided by the Secretary;
- 24 (2) publicly accessible Web sites (such as
 25 organdonor.gov, or a successor Web site) that are
 26 maintained by the Secretary and that contain infor-

- 1 mation and resources regarding live organ donation;
- 2 and
- 3 (3) other media determined appropriate by the
- 4 Secretary.

○