**§2159-D. Discrimination against live organ donation prohibited in life insurance, disability insurance and long-term care insurance**

**1. Living organ donor.**  For the purposes of this section, "living organ donor" means an individual who is not deceased who donates all or part of an organ from that individual.

[PL 2017, c. 20, §1 (NEW).]

**2. Discrimination prohibited.**  Notwithstanding any other provision of law, an insurer authorized to do business in this State may not:

A. Limit coverage or refuse to issue or renew coverage of an individual under any life insurance, disability insurance or long-term care insurance policy due to the status of that individual as a living organ donor; [PL 2017, c. 20, §1 (NEW).]

B. Preclude an individual from donating all or part of an organ as a condition of receiving coverage under a life insurance, disability insurance or long-term care insurance policy; [PL 2017, c. 20, §1 (NEW).]

C. Consider the status of an individual as a living organ donor in determining the premium rate for coverage of that individual under a life insurance, disability insurance or long-term care insurance policy; or [PL 2017, c. 20, §1 (NEW).]

D. Otherwise discriminate in the offering, issuance, cancellation, amount of coverage, price or any other condition of a life insurance, disability insurance or long-term care insurance policy based solely and without any additional actuarial justification upon the status of an individual as a living organ donor. [PL 2017, c. 20, §1 (NEW).]

[PL 2017, c. 20, §1 (NEW).]

SECTION HISTORY

PL 2017, c. 20, §1 (NEW).

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