HCS HB 1709 -- LIFE INSURANCE AND ORGAN DONORS

SPONSOR: Eggleston

COMMITTEE ACTION: Voted "Do Pass with HCS" by the Standing Committee on Health and Mental Health Policy by a vote of 13 to 0. Voted "Do Pass" by the Standing Committee on Rules- Legislative Oversight by a vote of 10 to 0.

The following is a summary of the House Committee Substitute for HB 1709.

This bill prohibits insurers from using a person's status as a living organ donor as a sole factor in the offering, issuance, cancellation, price, or conditions of an insurance policy including the amount of coverage provided under an insurance policy.

Any materials related to live organ donation from a recognized live organ donation organization received by the departments of Commerce and Insurance or Health and Senior Services may be made available to the public.

The following is a summary of the public testimony from the committee hearing. The testimony was based on the introduced version of the bill.

PROPONENTS: Supporters say that the bill will help organ donors to be able to still purchase life insurance. Before you can become a donor there are many tests to prove that the donor is in good health and being a donor should not affect your insurance rates. Many people have experienced discrimination or premium changes on insurance policies after being a living donor and this bill will help remove one potential barrier.

Testifying for the bill were Representative Eggleston; Kathleen Davis, National Kidney Foundation; Krista Lentine; Ira Potter; E. Wayne Lee; Howell, Missouri State Medical Association; and Missouri Insurance Coalition.

OPPONENTS: There was no opposition voiced to the committee.