

By: Murr

H.B. No. 317

A BILL TO BE ENTITLED

AN ACT

relating to prohibiting discrimination against living organ donors  
by certain insurers.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. This Act may be cited as the Texas Living Organ  
Donor Act.

SECTION 2. Chapter 544, Insurance Code, is amended by  
adding Subchapter M to read as follows:

SUBCHAPTER M. LIVING ORGAN DONORS

Sec. 544.601. DEFINITION. In this subchapter, "living  
organ donor" means a living individual who donates an organ to  
another individual.

Sec. 544.602. PROHIBITIONS. An insurer may not solely:

(1) use the fact that an individual is a living organ  
donor to reject, deny, limit, cancel, refuse to renew, increase the  
premiums for, or otherwise adversely affect the individual's  
eligibility for, cost of, or coverage under a life insurance policy  
or contract, disability insurance policy, or long-term care  
insurance policy offered by the insurer; or

(2) prevent an insured from donating all or part of an  
organ as a condition of continuing coverage under a life insurance  
policy or contract, disability insurance policy, or long-term care  
insurance policy.

SECTION 3. Section 544.602, Insurance Code, as added by

1 this Act, applies only to an insurance policy or contract that is  
2 delivered, issued for delivery, or renewed on or after January 1,  
3 2022. A policy or contract that is delivered, issued for delivery,  
4 or renewed before January 1, 2022, is governed by the law as it  
5 existed immediately before the effective date of this Act, and that  
6 law is continued in effect for that purpose.

7 SECTION 4. This Act takes effect September 1, 2021.