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

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