

By: Hernandez

H.B. No. 1809

A BILL TO BE ENTITLED

AN ACT

relating to prohibited insurance discrimination against insureds who are widowed.

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

SECTION 1. Section 544.002, Insurance Code, is amended by adding Subsection (d) to read as follows:

(d) Notwithstanding Section 544.003, an insurer may not refuse to continue to insure or provide coverage to an individual, limit the amount, extent, or kind of coverage available to an individual, or charge an individual a rate that is different from the rate charged to other individuals for the same coverage on the basis that the individual is widowed.

SECTION 2. The change in law made by this Act does not apply to an insurance policy that is delivered, issued for delivery, or renewed before the effective date of this Act.

SECTION 3. This Act takes effect September 1, 2025.