

119TH CONGRESS
1ST SESSION

H. R. 4583

To promote and protect from discrimination living organ donors.

IN THE HOUSE OF REPRESENTATIVES

JULY 22, 2025

Mr. BACON (for himself and Mr. NADLER) introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committee on Financial Services, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To promote and protect from discrimination living organ donors.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Living Donor Protec-
5 tion Act of 2025”.

1 **SEC. 2. PROHIBITION ON DENIAL OF COVERAGE OR IN-**
2 **CREASE IN PREMIUMS OF LIFE OR DIS-**
3 **ABILITY INSURANCE FOR LIVING ORGAN DO-**
4 **NORS.**

5 (a) PROHIBITION.—Notwithstanding any other provi-
6 sion of law, an insurer shall not deny coverage, cancel cov-
7 erage, refuse to issue, determine the price or premium for,
8 or otherwise vary any term or condition of a life insurance
9 policy, disability insurance policy, or long-term care insur-
10 ance policy for a person based solely, and without any ac-
11 tual, unique, and material actuarial risks, on the status
12 of such person as a living organ donor.

13 (b) ENFORCEMENT.—A State insurance regulator
14 may take such actions to enforce subsection (a) as are spe-
15 cifically authorized under the laws of such State.

16 (c) DEFINITIONS.—In this section:

17 (1) DISABILITY INSURANCE POLICY.—The term
18 “disability insurance policy” means a contract under
19 which an entity promises to pay a person a sum of
20 money in the event that an illness or injury resulting
21 in a disability prevents such person from working.

22 (2) LIFE INSURANCE POLICY.—The term “life
23 insurance policy” means a contract under which an
24 entity promises to pay a designated beneficiary a
25 sum of money upon the death of the insured.

1 (3) LIVING ORGAN DONOR.—The term “living
2 organ donor” means an individual who has donated
3 all or part of an organ and is not deceased.

4 (4) LONG-TERM CARE INSURANCE POLICY.—
5 The term “long-term care insurance policy” means
6 a contract for which the only insurance protection
7 provided under the contract is coverage of qualified
8 long-term care services (as defined in section
9 7702B(c) of the Internal Revenue Code of 1986).

10 **SEC. 3. UPDATING OF EDUCATIONAL MATERIALS ON THE**
11 **BENEFITS AND RISKS OF LIVING ORGAN DO-**
12 **NATION.**

13 (a) EDUCATIONAL MATERIALS.—

14 (1) REVIEW AND UPDATING.—Not later than 6
15 months after the date of enactment of this Act, the
16 Secretary of Health and Human Services (in this
17 section referred to as the “Secretary”) shall review
18 and update materials related to living organ dona-
19 tion in order to educate the public on—

20 (A) the benefits and risks of living organ
21 donation; and

22 (B) the impact of living organ donation on
23 the access of a living organ donor to insurance.

1 (2) INFORMATION ON STATUTORY CHANGES.—

2 Such updating shall include information on the
3 changes made by section 2 of this Act.

4 (b) METHODS OF UPDATING.—In carrying out sub-
5 section (a), the Secretary shall update, as appropriate—

6 (1) Public Service Announcements previously
7 provided by the Secretary;

8 (2) publicly accessible websites (such as
9 organdonor.gov, or a successor website) that are
10 maintained by the Secretary and that contain infor-
11 mation and resources regarding living organ dona-
12 tion; and

13 (3) other media determined appropriate by the
14 Secretary.

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