

§2159-D. Discrimination against live organ donation prohibited in life insurance, disability insurance and long-term care insurance

1. Living organ donor. For the purposes of this section, "living organ donor" means an individual who is not deceased who donates all or part of an organ from that individual.

[PL 2017, c. 20, §1 (NEW).]

2. Discrimination prohibited. Notwithstanding any other provision of law, an insurer authorized to do business in this State may not:

A. Limit coverage or refuse to issue or renew coverage of an individual under any life insurance, disability insurance or long-term care insurance policy due to the status of that individual as a living organ donor; [PL 2017, c. 20, §1 (NEW).]

B. Preclude an individual from donating all or part of an organ as a condition of receiving coverage under a life insurance, disability insurance or long-term care insurance policy; [PL 2017, c. 20, §1 (NEW).]

C. Consider the status of an individual as a living organ donor in determining the premium rate for coverage of that individual under a life insurance, disability insurance or long-term care insurance policy; or [PL 2017, c. 20, §1 (NEW).]

D. Otherwise discriminate in the offering, issuance, cancellation, amount of coverage, price or any other condition of a life insurance, disability insurance or long-term care insurance policy based solely and without any additional actuarial justification upon the status of an individual as a living organ donor. [PL 2017, c. 20, §1 (NEW).]

[PL 2017, c. 20, §1 (NEW).]

SECTION HISTORY

PL 2017, c. 20, §1 (NEW).

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