

# State Corporation Commission

## 2022 Fiscal Impact Statement

**1. Bill Number:** HB 421

**House of Origin**    ☒ Introduced    ☐ Substitute    ☐ Engrossed  
**Second House**    ☐ In Committee    ☐ Substitute    ☐ Enrolled

**2. Patron:** Delaney

**3. Committee:** Committee Referral Pending

**4. Title:** Insurance; discrimination based on status as living organ donor prohibited.

**5. Summary:** Prohibits any person from refusing to insure, refusing to continue to insure, or limiting the amount or extent of life insurance, disability insurance, or long-term care insurance coverage available to an individual, or to charge an individual different rate for the same coverage based solely and without any additional actuarial risks upon the status of such individual as a living organ donor.

**6. Budget Amendment Necessary:** No

**7. Fiscal Impact Estimates:** No Fiscal Impact on the State Corporation Commission

**8. Fiscal Implications:** None for the State Corporation Commission

**9. Specific Agency or Political Subdivisions Affected:** State Corporation Commission  
Bureau of Insurance

**10. Technical Amendment Necessary:** No

**11. Other Comments:** The State Corporation Commission Bureau of Insurance could administer the provisions of this bill through market conduct examinations and consumer services complaints at current staffing levels.

House Bill 421 is identical to Senate Bill 242, and Senate Bills 244 and 271 are similar to House Bill 421.

**Date:** 01/16/22/V. Tompkins