State Corporation Commission 2022 Fiscal Impact Statement

1.	Bill Number:	HB 421			
	House of Origin	Introduced	Substitute		Engrossed
	Second House	In Committee	Substitute	\boxtimes	Enrolled

- **2. Patron:** Delaney
- 3. Committee: Passed both houses
- **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.

For the purposes of this subdivision, "living organ donor" means a living individual who donates one or more of such individual's human organs, including bone marrow, to be medically transplanted into the body of another individual. The provisions of this act shall apply to life insurance, disability insurance, or long-term care insurance plans that are entered into, amended, extended, or renewed on or after January 1, 2023.

- 6. Budget Amendment Necessary: No
- 7. Fiscal Impact Estimates: Fiscal Impact Estimates are final.
- 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: Senate Bill 271 is identical to House Bill 421.

Date: 03/14/22/V. Tompkins