

**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: Commerce and Labor

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. Adds a new Article 2.2 in Chapter 3 of Title 40.1 that requires employers of 15 or more employees to provide, in any 12-month period, unpaid leave for up to 60 days for those who serve as organ donors and 30 days as bone marrow donors.

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 provisions of subdivision 8 of §38.2-508 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.

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 similar to Senate Bill 271.

Date: 02/28/22/V. Tompkins