CHAPTER 64
HB 1155 - FINAL VERSION

28Mar2024... 0885h

2024 SESSION

24-2156
05/10

HOUSE BILL *1155*

AN ACT relative to insurance coverage for living organ donors.

SPONSORS: Rep. Cambrils, Merr. 4; Rep. Moffett, Merr. 4; Rep. Layon, Rock. 13; Rep. Grote, Rock. 24; Rep. Leishman, Hills. 33; Rep. Packard, Rock. 16; Sen. Lang, Dist 2; Sen. Watters, Dist 4

COMMITTEE: Commerce and Consumer Affairs

AMENDED ANALYSIS

This bill prohibits disparate treatment of a life insurance, long-term care insurance, or disability insurance policy holder based on their status as a living organ donor.

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Explanation: Matter added to current law appears in ***bold italics.***
Matter removed from current law appears [~~in brackets and struckthrough.~~]
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty Four

AN ACT relative to insurance coverage for living organ donors.

Be it Enacted by the Senate and House of Representatives in General Court convened:

64:1 New Paragraph; Unfair Insurance Trade Practices; Coverage of Living Organ Donors. Amend RSA 417:4 by inserting after paragraph VIII the following new paragraph:

VIII-a. Living Organ Donors.

(a) No individual or group life insurance policy, long-term care insurance policy, or policy providing disability income protection, shall:

(1) Deny or cancel coverage to a covered person solely on the basis of the person's status as a living organ donor.

(2) Deny a covered person eligibility or continued eligibility to enroll or to renew coverage under the terms of a policy, contract, or certificate, solely on the basis of the person's status as a living organ donor.

(3) Reduce or limit coverage or benefits, increase the premiums or otherwise adversely affect the coverage or cost for a covered person's policy, contract, or certificate solely on the basis of the person's status as a living organ donor without any additional separate actuarial risk involved.

(4) Preclude a covered person from donating all or part of an organ or tissues as a condition of receiving or continuing to receive coverage under a policy, contract, or certificate.

(5) Otherwise discriminate against an individual or covered person in the offering, issuance, amount of coverage, premium, or any other policy conditions based solely and without any additional actuarial risks because the individual is a living organ donor.

(b) In this section:

(1) "Covered person" means a policyholder, subscriber, enrollee, member, or individual covered by any policy, contract, or certificate or by any life insurance policy, long-term care insurance policy, or a policy providing disability income protection.

(2) "Living organ donor" means a person who is not deceased and who has donated all or part of one or more of the person's own organs or tissue to another person for transplant.

64:2 Applicability. This act shall apply to any individual or group life insurance policy, long-term care insurance policy, or a policy providing disability income protection offered, issued, renewed, delivered, or issued for delivery in this state on or after July 1, 2024.

64:3 Effective Date. This act shall take effect July 1, 2024.

Approved: June 14, 2024
Effective Date: July 01, 2024