AN ACT Relating to enacting the living donor act; adding a new section to chapter 48.18 RCW; adding a new section to chapter 48.43 RCW; and providing an effective date.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

NEW SECTION. Sec. 1. A new section is added to chapter 48.18 RCW to read as follows:

(1) Notwithstanding any other provision of law, all insurers, fraternal benefit societies, health carriers including disability, health maintenance organizations, health care service contractors, and limited licensed carriers may not:

(a) Decline or limit coverage of a person under a policy or contract for life insurance, disability insurance, health insurance, or long-term care insurance solely due to the status of the person as a living organ donor;

(b) Preclude a person from donating all or part of an organ as a condition of receiving or continuing to receive a policy or contract for life insurance, disability insurance, health insurance, or long-term care insurance; or

(c) Otherwise discriminate in the offering, issuance, cancellation, amount of coverage, price, or any other condition of a policy or contract for life insurance, disability insurance, health
insurance, or long-term care insurance for a person based solely and
without any additional actuarial risks upon the status of the person
as a living organ donor. This subsection does not prohibit fair
discrimination on the basis of sex, or marital status, or the
presence of any sensory, mental, or physical handicap when bona fide
statistical differences in risk or exposure have been substantiated.

(2) The commissioner shall make educational materials available
to the health plans and the public on the access of living organ
donors to insurance.

(3) The commissioner may adopt rules to implement this section.

(4) The definitions in this subsection apply throughout this
section unless the context clearly requires otherwise.

(a) "Disability insurance" has the same meaning as in RCW
48.11.030.

(b) "Health insurance" has the same meaning as "health benefit
plan" in RCW 48.43.005 and applies to health care service contractors
as defined in RCW 48.44.010 and health maintenance organizations as
defined in RCW 48.46.020.

(c) "Life insurance" has the same meaning as in RCW 48.11.020.

(d) "Living organ donor" means an individual who has donated all
or part of an organ and is not deceased.

(e) "Long-term care insurance" has the same meaning as in RCW
48.83.020.

NEW SECTION. Sec. 2. A new section is added to chapter 48.43
RCW to read as follows:

(1) Notwithstanding any other provision of law, all insurers,
fraternal benefit societies, health carriers including disability,
health maintenance organizations, health care service contractors,
and limited licensed carriers may not:

(a) Decline or limit coverage of a person under a policy or
contract for disability insurance, health insurance, or long-term
care insurance solely due to the status of the person as a living
organ donor;

(b) Preclude a person from donating all or part of an organ as a
condition of receiving or continuing to receive a policy or contract
for disability insurance, health insurance, or long-term care
insurance; or

(c) Otherwise discriminate in the offering, issuance,
cancellation, amount of coverage, price, or any other condition of a
policy or contract for disability insurance, health insurance, or long-term care insurance for a person based solely and without any additional actuarial risks upon the status of the person as a living organ donor. This subsection does not prohibit fair discrimination on the basis of sex, or marital status, or the presence of any sensory, mental, or physical handicap when bona fide statistical differences in risk or exposure have been substantiated.

(2) The commissioner shall make educational materials available to the health plans and the public on the access of living organ donors to insurance.

(3) The commissioner may adopt rules to implement this section.

(4) The definitions in this subsection apply throughout this section unless the context clearly requires otherwise.

(a) "Disability insurance" has the same meaning as in RCW 48.11.030.

(b) "Health insurance" has the same meaning as "health benefit plan" in RCW 48.43.005 and applies to health care service contractors as defined in RCW 48.44.010 and health maintenance organizations as defined in RCW 48.46.020.

(c) "Living organ donor" means an individual who has donated all or part of an organ and is not deceased.

(d) "Long-term care insurance" has the same meaning as in RCW 48.83.020.

NEW SECTION. Sec. 3. This act takes effect January 1, 2022.

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