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Senate Bill 384 (as reported without amendment)

Sponsor: Senator Kevin Hertel Committee: Health Policy

## **CONTENT**

The bill would add Sections 3406z, 3901a, and 4002 to the Insurance Code to prohibit an insurer from discriminating against an individual based solely on the individual's status as a living donor.

"Living donor" would mean an individual who is not deceased and has donated any of the following: 1) all or part of an organ; 2) a tissue.

Proposed MCL 500.3406z et al.

## **BRIEF RATIONALE**

According to testimony, before an individual becomes a living donor, doctors will often discuss the financial consequences of insurance discrimination. Reportedly, this can deter individuals from becoming living donors and is more common in Michigan where protections for living donors are apparently weak. Some people believe that prohibiting insurance discrimination against living donors would incentivize people to become living donors.

Legislative Analyst: Alex Krabill

## **FISCAL IMPACT**

The bill would have no fiscal impact on State or local government.

Date Completed: 6-27-23 Fiscal Analyst: Elizabeth Raczkowski