

STATE OF MAINE

—  
IN THE YEAR OF OUR LORD  
TWO THOUSAND AND SEVENTEEN

—  
H.P. 13 - L.D. 12

**An Act To Incorporate Protections for Living Donors into Maine Law**

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRSA §2159-D is enacted to read:

**§2159-D. Discrimination against live organ donation prohibited in life insurance, disability insurance and long-term care insurance**

**1. Living organ donor.** For the purposes of this section, "living organ donor" means an individual who is not deceased who donates all or part of an organ from that individual.

**2. Discrimination prohibited.** Notwithstanding any other provision of law, an insurer authorized to do business in this State may not:

A. Limit coverage or refuse to issue or renew coverage of an individual under any life insurance, disability insurance or long-term care insurance policy due to the status of that individual as a living organ donor;

B. Preclude an individual from donating all or part of an organ as a condition of receiving coverage under a life insurance, disability insurance or long-term care insurance policy;

C. Consider the status of an individual as a living organ donor in determining the premium rate for coverage of that individual under a life insurance, disability insurance or long-term care insurance policy; or

D. Otherwise discriminate in the offering, issuance, cancellation, amount of coverage, price or any other condition of a life insurance, disability insurance or long-term care insurance policy based solely and without any additional actuarial justification upon the status of an individual as a living organ donor.