



611868

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
01/19/2022	.	
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The Committee on Banking and Insurance (Cruz) recommended the following:

Senate Amendment (with title amendment)

Delete everything after the enacting clause
and insert:

Section 1. Section 626.97075, Florida Statutes, is created
to read:

626.97075 Life insurance, disability insurance, and long-
term care insurance; discrimination against living organ donors
prohibited.-

(1) As used in this section, the term "policy" means any of



611868

11 the following:

12 (a) An individual or group life insurance policy.

13 (b) An industrial life insurance policy, as the term
14 "industrial life insurance" is defined in s. 627.502(1).

15 (c) A credit life insurance or credit disability insurance
16 policy, as defined in s. 627.677(1) and (2), respectively.

17 (d) A long-term care insurance policy as defined in s.
18 627.9404(1).

19 (2) Notwithstanding any other law, an insurer may not,
20 under a policy:

21 (a) Decline or limit coverage of a person solely due to his
22 or her status as a living organ donor;

23 (b) Preclude an insured from donating all or part of an
24 organ as a condition to continuing to receive coverage under the
25 policy; or

26 (c) Otherwise discriminate in the offering, issuance,
27 cancellation, coverage, premium, or any other condition of the
28 policy for a person without any additional actuarial risk and
29 based solely on his or her status as a living organ donor.

30 (3) The commission may adopt rules and take actions
31 necessary to enforce this section.

32 Section 2. This act shall take effect July 1, 2022.

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34 ===== T I T L E A M E N D M E N T =====

35 And the title is amended as follows:

36 Delete everything before the enacting clause
37 and insert:

38 A bill to be entitled

39 An act relating to living organ donors in insurance



611868

40 policies; creating s. 626.97075, F.S.; defining the
41 term "policy"; prohibiting insurers under specified
42 policies from declining or limiting coverages and
43 discriminating against persons based solely on their
44 status as living organ donors, and from precluding
45 insureds from donating organs; authorizing the
46 Financial Services Commission to adopt rules and take
47 actions to enforce specified laws; providing an
48 effective date.