

1 A bill to be entitled
 2 An act relating to living organ donors in insurance
 3 policies; creating s. 626.97075, F.S.; defining the
 4 term "policy"; prohibiting insurers under specified
 5 policies from declining or limiting coverages and
 6 discriminating against persons based solely on their
 7 status as living organ donors, and from precluding
 8 insureds from donating organs; authorizing the
 9 Financial Services Commission to adopt rules and take
 10 actions to enforce specified laws; providing an
 11 effective date.

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 13 Be It Enacted by the Legislature of the State of Florida:

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

17 626.97075 Life insurance, disability insurance, and long-
 18 term care insurance; discrimination against living organ donors
 19 prohibited.-

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

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

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

25 (c) A credit life insurance or credit disability insurance

26 policy, as the terms "credit life insurance" and "credit
 27 disability insurance" are defined in s. 627.677(1) and (2),
 28 respectively.

29 (d) A long-term care insurance policy, as defined in s.
 30 627.9404(1).

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

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

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

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

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

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