



A 2014 study by Johns Hopkins University surveyed 1,046 individuals who donated a kidney at the center between 1970–2011. Participants were asked whether they changed or initiated health or life insurance after donation, and if they had any difficulty doing so.

Among 186 donors who changed or initiated life insurance after donation, 25% reported difficulty. Among those who reported difficulty, 23 were denied altogether, 27 were charged a higher premium, and 17 were told they had a pre-existing condition because they were kidney donors.

In this single-center study, a high proportion of kidney donors reported difficulty changing or initiating insurance, particularly life insurance. These practices by insurers create unnecessary burden and stress for those choosing to donate and could negatively impact the likelihood of live kidney donation among those considering donation.