

February 8, 2021

The Honorable Bart Rowland, Chair  
The Honorable Derek Lewis, Vice-Chair  
Members of the House Committee on Banking and Insurance

**RE: Kentucky House Bill 75, SUPPORT**

Dear Chair Rowland, Vice Chair Lewis, and members of the House Committee on Banking and Insurance:

On behalf of all the people we serve in Kentucky, including the 8,782 residents currently living with End Stage Renal Disease (ESRD) I respectfully request your support for [HB 75](#), which prohibits insurance companies from discriminating against people based on their status as an organ donor.

The American Kidney Fund (AKF), based in Rockville, Maryland is the nation's leading nonprofit organization working on behalf of the 37 million Americans living with kidney disease, and the millions more at risk, with an unmatched scope of programs that support people wherever they are in their fight against kidney disease, from prevention through transplant. With programs that address early detection, disease management, financial assistance, clinical research, innovation and advocacy, no kidney organization impacts more lives than AKF. We are also one of the nation's top-rated nonprofits, investing 97 cents of every donated dollar in programs, AKF has also received the highest 4-Star rating from Charity Navigator for 19 consecutive years, as well as the Platinum Seal of Transparency from Guidestar.

While most transplanted organs are from deceased donors, patients may also receive organs from living donors. Living donation offers an alternative for individuals awaiting transplantation from a deceased donor and increases the existing organ supply. Over 6,000 living-donor transplants were performed last year in the United States. Kidneys are the most common organ transplanted from living donors, followed by liver and lung. Both living and deceased donation offer hope to nearly 110,000 people waiting for an organ transplant right now—including more than 95,000 who are waiting for a kidney transplant.

Unfortunately, studies have shown that people who donate organs experience discrimination by insurance companies solely based on their status as an organ donor. For example, an NIH study<sup>1</sup> demonstrated that a high proportion of kidney donors had difficulty changing or initiating insurance, particularly life insurance.<sup>2</sup> The study concluded that “[t]hese practices by insurers create unnecessary burdens and stress for those choosing to donate and could negatively impact the likelihood of live kidney donation among those considering donation.”<sup>3</sup> Further, extensive research has demonstrated that people who donate a kidney are likely to live just as long as similarly healthy people who have both kidneys.<sup>4</sup>

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<sup>1</sup> Boyarsky BJ, Massie AB, Alejo JL, et al. Experiences obtaining insurance after live kidney donation. *Am J Transplant.* 2014;14(9):2168-72. Can be found at: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4194161/>

<sup>2</sup> *Id.*

<sup>3</sup> *Id.*

<sup>4</sup> Segev DL, Muzaale AD, Caffo BS, et al. Perioperative Mortality and Long-term Survival Following Live Kidney Donation. *JAMA.* 2010;303(10):959–966. doi:10.1001/jama.2010.237. Can be found at: <https://jamanetwork.com/journals/jama/fullarticle/185508>

We believe that removing burdens for living donors can lead to an increase in organ donations. For all these reasons we respectfully ask for your support for SB 843.

Sincerely,

*Melanie Lynn Lendnal*

**Melanie Lynn Lendnal**  
American Kidney Fund  
*Director, State Policy and Advocacy*