



National Kidney Donation Organization

Testimony of Ned Brooks before the Insurance and Real Estate Committee February, 2021

My name is Ned Brooks, and I am the founder and CEO of National Kidney Donation Organization (NKDO), a 501.c.3 foundation dedicated to assisting potential living kidney donors to donate both effectively and with the most protections available for their welfare and the welfare of their families. I am also a non-directed kidney donor; in 2015 my donation kicked off a chain of three transplants. The NKDO team consists of 20 donors and recipients who advocate for both donors and patients. We have been responsible for facilitating scores of transplants as well as finding living donors for patients in need of a kidney transplant. Our team members are located across the country, and we are all volunteers.

I include for the record a list of our websites and social media outlets:

<https://www.nkdo.org/>

<https://www.facebook.com/TheNKDO>

<https://www.youtube.com/watch?v=nhht9kslq04&t>

The living donor community is a group of uncommonly well-intentioned citizens, and they should be afforded every possible consideration to give them the protections they deserve in return for their selflessness. We are focused on the welfare of donors: how they are treated by the transplant centers, whether they receive informed consent about all the protections available to them, and how and why they may face unjust discrimination from industry after donation. I have been asked to appear today to read into the record the testimony of one such donor:

My name is Garet Hil. I am the Founder & CEO of the National Kidney Registry, the largest paired exchange organization in the world. I donated my kidney in 2015 via the National Kidney Registry's Voucher program, facilitating 8 kidney transplants in a Domino Chain and generating a voucher for my daughter who is a transplant recipient.

After donating my kidney, I purchased additional life insurance to protect my family. Because I only have one kidney, all of the Life Insurance underwriters dramatically increased my premiums, even though research clearly shows that living donors live longer than the general population. So, donating a kidney will cost me \$161,000 over the next 10 years. Another colleague at the NKR, who also donated a kidney, cannot even purchase additional life insurance because he is a living donor. This is a significant disincentive to living donation must be outlawed.

Below are the quotes from six leading life insurance companies showing that kidney donors are exposed to premium increases from 86% - 131%.

Insurance Company	2 Kidneys	1 Kidney	Premium	%
	No Kidney Donation	Kidney Donation	Increase	Increase
Ameritas Life	15.8	31.9	16.1	102%
Pacific Life	17.6	33.3	15.7	89%
Protective Life	17.6	32.8	15.2	86%
SBLI Life	18	34.3	16.3	91%
Lincoln Life	17.2	33.6	16.4	95%
Prudential Life	18.6	42.9	24.3	131%

Life insurance companies are the direct financial beneficiaries when a living donor steps forward to donate a kidney and removes a patient from dialysis. If the dialysis patient has a life insurance policy, the resulting transplant dramatically reduces the patient's mortality rate, creating a substantial savings for the insurance company. Said differently, the industry that financially benefits from the generosity of living donors, turns right around, and doubles or triples the donor's life insurance premiums.

That concludes Mr. Hil's testimony. I would like to thank the Committee for allowing me to present this material.

Ned Brooks
 Founder & CEO
 National Kidney Donation Organization
nedbrooks@nkdo.org