



National  
Kidney  
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February 3, 2021

The Honorable Matthew Lesser  
Co-Chairman  
Insurance and Real Estate Committee  
Legislative Office Building, Room 2800  
Hartford, CT 06106

The Honorable Kerry Szeps Wood  
Co-Chairman  
Insurance and Real Estate Committee  
Legislative Office Building, Room 2800  
Hartford, CT 06106

Dear Chairmen Lesser and Wood,

The National Kidney Foundation respectfully thanks you for your introduction and consideration of HB 6387.

Sixty-five years since the first successful kidney transplant in America, hundreds of thousands of lives have been saved through the generosity of living organ donors. Kidney transplantation remains the optimal choice of kidney replacement therapy and in 2019 more than 23,400 Americans received a new kidney. However, 95,000 people are on a kidney waitlist, some of whom will die before receiving a kidney. Expanding living donation is the best opportunity to increase the number of transplants.

Living organ donors undergo a thorough examination prior to donating, are healthier than the U.S. population at-large and rarely face long-term health consequences. Despite this, they often experience higher premiums or outright denial of insurance coverage. HB 6387 would prohibit discrimination in the pricing or availability of life, disability or long-term care insurance.

A 2014 study by Johns Hopkins University showed that a quarter of living donors faced discrimination when they tried to obtain or change their life insurance just because they were organ donors. Additionally, the National Kidney Foundation frequently hears from living donors who experienced premium changes or other restrictions on their insurance policies.

Over the past decade, an approximately 950 Connecticut residents have been living organ donors. Removing barriers is a critical component of expanding organ donation. In addition to providing a better quality of life, a transplant is cost effective for Medicaid and Medicare compared to kidney dialysis. Transplant recipients also are more likely than dialysis patients to remain in or return to the workforce.

The National Kidney Foundation respectfully requests your support for HB 6387.

Sincerely,

*Marcia Hilditch*

Marcia Hilditch  
Community Outreach Manager  
National Kidney Foundation Serving Connecticut

CC: Members of the Insurance and Real Estate Committee