



National
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House Insurance Committee
House Bill 41
Proponent Testimony
Anna Tzinis

Good morning, my name is Anna Tzinis and I am the Executive Director at the National Kidney Foundation, Serving Northern Ohio.

Thank you, Chairman Brinkman and Ranking Member Boggs, for the opportunity to speak in support of the Living Donor Protection Act, House Bill 41.

I am testifying on behalf of the National Kidney Foundation and living organ donors throughout Ohio. The National Kidney Foundation is the largest, most comprehensive and longstanding, patient centric organization dedicated to the awareness, prevention and treatment of kidney disease in the US.

Chronic kidney disease (CKD) affects more than 30 million Americans, approximately 90% of those with kidney disease don't even know they have it. It causes more deaths than breast cancer or prostate cancer. In Ohio, more than 125,900 Medicare patients have kidney disease and nearly 12,499 of them are on dialysis.

A kidney transplant is a patient's **only** lifesaving treatment other than dialysis. Last year, only 768 Ohioans received a kidney transplant but nearly 2,119 people were added to the waitlist. Additionally, 117 Ohio patients died waiting while on the waitlist. Once you are put on the transplant list, the average waiting time is 3 to 7 years and during that time, your chances of getting a transplant go down because your health is deteriorating while on dialysis. In fact, the average life expectancy on dialysis is 5 to 10 years. The math is sobering. The clock is ticking for each and every one of those 2,119 patients on the waitlist. Everything we do to help encourage living donation saves lives.

Potential organ donors go through extensive testing, and those who are cleared to be living donors are some of the healthiest people! But what we have found is that insurance companies are penalizing folks who have chosen to become living donors, even though there is no medical evidence to suggest that their health has been compromised by donating a life-saving organ. If anything, it's quite the opposite!

A 2014 study by Johns Hopkins University of their donors showed that a quarter of living donors who tried to obtain or change their life insurance faced discrimination just because they were organ donors.

Additionally, the National Kidney Foundation regularly hears from living donors who experienced premium changes or other restrictions on their insurance policies.

One story is from a National Kidney Foundation Board member in Missouri who donated to his wife. After his donation, he applied for an additional \$250,000 life insurance policy and went through the application process in which he disclosed the donation. The insurance company declined to provide the requested insurance coverage. Only after he complained and threatened legal action, the insurer agreed to provide the coverage. The quoted annual premium was \$25,000. The insurance company likely knew that by quoting the insurance at such a high premium, he would decline the policy. By comparison, the annual premium for a policy that he had in place before the donation for \$500,000 of insurance was \$760. Quite the difference.

Imagine if this same Board Member was the sole caregiver of that family. How would that board member be able to provide for his family should anything happen to him? And all because he chose to be an altruistic donor and save a life.

Just like this board member, the possibility of rejection or increased insurance premiums discourages organ donation, risking the lives of the kidney patients that might have otherwise been saved. **This. Must. Change.** This bill would prohibit discrimination against living organ donors based solely on their status as an organ donor.

Ohio's government has been supportive of Ohioans saving lives by becoming organ donors. I request you continue this by supporting House Bill 41 to send a signal to potential donors from you, our legislators, that donating to save the life of an Ohioan should not cause economic hardship and discrimination. Let donors know that they don't have to worry about their premium increasing, or their policy being denied or cancelled. Living organ donors should not be penalized for their altruistic act to help a friend or family member in need. Please support House Bill 41.

Thank you,

Anna Tzinis

Executive Director

National Kidney Foundation, Serving Northern Ohio