

House Insurance Committee

House Bill 41

Proponent Testimony

Mike Stevenson

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Good morning. Chairman Brinkman and Ranking Member Boggs, thank you for the opportunity to speak in support of the Ohio's Living Donor Protection Act, House Bill 41. I'm Michael Stevenson, and I am fortunate to have a brother who was willing to donate his kidney to save my life. That was 23 years ago this month. I was diagnosed with stage 4 chronic kidney disease and was on the wait list for a transplant. Because of my rare blood type, the doctors at OSU told me it would be several years before a match was found. My brother heroically stepped up and donated his kidney for me to avoid long term dialysis treatment and saved my life. My brother remains in excellent health but cannot get life insurance because he is an organ donor.

I am testifying today as a Board Member of the National Kidney Foundation and for living organ donors like my brother.

Chronic kidney disease (CKD) affects more than 30 million Americans, approximately 90% of those with kidney disease don't even know they have it. As you heard from Anna Tzinis, Ohio has nearly 165,000 Medicare patients with kidney disease, more than 13,000 of them are on dialysis, and 2,200 are waiting for a kidney transplant. Last year, only 801 Ohioans received a transplant and yet more than 1,300 people were added to the waitlist.

Patients, like myself, seeking a transplant talk to their family, friends, colleagues, and even total strangers. I was fortunate my brother was willing and able to donate. To do so, he had to go through extensive testing that took weeks and are in better health than your average American. Organ donation is safe to donors and they go on to live long, healthy and productive lives. However, sometimes donors get hit by "penalties" after donation. In this case, some face discrimination in obtaining insurance, including life, long-term care, and disability insurance.

A 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 because they were organ donors. Others testifying here will no doubt be sharing stories of those they know who have faced this problem, but let me share one from a fellow board member.

One of NKF's Past-Chairman, a living kidney donor, was denied when he tried to obtain life insurance after donating to his brother. The company denied him based on his status as an organ donor. It was only after intervention by a nephrologist that the company agreed to provide him with the requested life insurance plan.

We should be encouraging living organ donation, not discouraging it. We need to protect donors from future harm. People, like my brother, who saved another's life shouldn't have to worry about being penalized or discriminated against.

This bill would prohibit discrimination against living organ donors based solely on their status as an organ donor. Ohio has shown itself to be very supportive of organ donation- passing into law a tax deduction to assist donors in recouping expenses related to donation. Ohio also offers state employees paid leave for organ donation. Let's not stop there.

I request you continue this by supporting House Bill 41. Tell potential donors in Ohio that you want to protect them and saving the life of an Ohioan shouldn't cause them to worry about their future. Living organ donors should not be penalized for their altruistic act to help a friend or family member in need.