



December 1, 2020

Chairman Brinkman, Vice Chair Antani, Ranking Member Boggs, and members of the Ohio House Insurance Committee, thank you for the opportunity testify in support of House Bill 41.

On behalf of UC Health and the National Kidney Foundation, we write to reaffirm our support for House Bill 41 with the proposed amendment 133 3640-1.

The National Kidney Foundation (NKF) is the largest, most comprehensive and longstanding, patient centric organization dedicated to the awareness, prevention, and treatment of kidney disease in the U.S. In addition, the NKF has provided evidence-based clinical practice guidelines for all stages of chronic kidney disease (CKD), including transplantation since 1997 through the NKF Kidney Disease Outcomes Quality Initiative (KDOQI).

The UC Health Transplant Program provides kidney transplantation services and is the only adult liver, pancreas, and heart transplantation provider in southwestern Ohio. This year, the UC Health Transplant Program will perform more than 300 organ transplant procedures—despite the COVID-19 Public Health Emergency. Our transplant program has performed living donation procedures for 53 years, and currently our transplant surgeons perform approximately 100 living donor transplants yearly. Importantly, we also provide a unique perspective in that our physicians, who are also University of Cincinnati College of Medicine faculty, have authored over a dozen scientific literature publications that have focused on defining the types of ethical and medical protections that are unique for living organ donors.

Amendment 133\_3460-1 would insert the word "unfairly" in line 12 of the bill. This amendment would also replace the word "price" with "premium." The Department of Insurance has stated these changes are needed for House Bill 41 to be uniform with the insurance chapter. The Legislative Service Commission has also summarized these components of the amendment as, "technical changes."

As you heard in recent testimony, a 2014 study by Johns Hopkins University found that a quarter of living donors who tried to obtain or change their life insurance faced discrimination just because they were organ donors. The National Kidney Foundation also hears from living donors across the country who experience premium changes or other restrictions on their insurance policies.

In many cases, living organ donors are mothers and fathers, brothers and sisters, or aunts and uncles, who donate an organ to save the life of a family member. Through the eyes of these organ donors, there is no choice but to gladly donate their organ so a loved one may live. By supporting House Bill 41, you send a message to potential and existing donors that donating to save the life of a loved one should never result in coverage being denied or limited, or increased premiums.

We respectfully ask that House Bill 41 be favorably reported out of the House Insurance Committee, passed by the Legislature and signed into law. Please feel free to contact us with any questions.

Sincerely,

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