

September 16, 2021

The Honorable Bob D. Hackett, Chair
The Honorable Mark Romanchuk, Vice-Chair
The Honorable Hearcel F. Craig, Ranking Member
Members
Ohio Senate Insurance Committee

RE: Support for HB 188 to protect living organ donors

Dear Chair Hackett, Vice-Chair Romanchuk, Ranking Member Craig and Members of the Committee:

As a kidney dialysis patient residing in Cleveland Heights, a Patient Ambassador of Dialysis Patient Citizens and on behalf of the more than 27,000 fellow Ohio residents with End State Renal Disease (ESRD), I write to ask your support of HB 188 which would prohibit certain insurance companies from discriminating against living organ donors.

Dialysis Patient Citizens (DPC) is a national, non-profit advocacy organization working to improve the quality of life for all dialysis patients through education and advocacy. DPC is a patient-led organization with membership open only to ESRD and dialysis patients and their families. DPC's mission and policy positions are guided solely by its membership and Board of Directors that is comprised entirely of ESRD patients like me.

Passage of HB 188 would help remove one of the existing barriers to organ transplants so that more ESRD patients could receive a kidney transplant from a living donor. Patients such as myself with ESRD, or kidney failure, must receive dialysis treatment three or more times per week or receive a kidney transplant just to survive. Of the nearly half a million ESRD patients nationwide who are receiving dialysis, approximately 100,000 of them are currently awaiting a kidney transplant.ⁱ More than 2,200 of these patients reside in our state.ⁱⁱ Sadly, only a fraction of patients on the waiting list receive a kidney transplant each year.ⁱⁱⁱ

Living kidney donors are desperately needed because the number of ESRD patients waiting for a transplant is far greater than the number of kidneys that become available through deceased donor matches alone. In addition to increasing the supply of kidneys available for transplant, living kidney donations can significantly decrease the wait-time for patients to receive a transplant, thus reducing the number of patient deaths among those waiting for a transplant and lowering health care costs of prolonged dialysis treatments. Moreover, patients who receive a kidney from a living donor have greater kidney longevity and fewer complications than those who receive a kidney from a deceased donor. This, too, helps lower health care costs and allows patients to live a better quality of life.

In Ohio and numerous other states that don't yet have statutory protections in place, living donors commonly experience insurance discrimination based solely on their status as a living donor, which makes it difficult for them to obtain and/or change health and life insurance, particularly the latter.^{iv} This

discriminatory practice reduces the likelihood that a person will donate an organ since doing so would create a financial burden to them. Fortunately, HB 188 seeks to prevent insurance companies from declining or limiting coverage or determining premium rates based solely on a person's status as a living organ donor.

We look forward to working with legislators on this important issue and to find policy solutions to address some of the other barriers that serve as an impediment to transplant, such as the inability to demonstrate sufficient supplemental insurance coverage or the financial resources needed to cover the cost of post-transplant medical care and immunosuppressive therapies, which could be largely resolved simply by ensuring Medigap access for ESRD patients under age 65.

If you have any questions or would like information about cost-effective ways we can help improve health outcomes for ESRD patients in Ohio, please feel free to contact Elizabeth Lively, Eastern Region Advocacy Director at Dialysis Patient Citizens at 312.890-1428 or elively@dialysispatients.org.

I urge you to support HB 188 since it would remove one of the many barriers that prevent ESRD patients from receiving a life-saving kidney transplant.

Sincerely,

Rev. Gwendolyn H. Snell

Patient Ambassador, Dialysis Patient Citizens
Cleveland Heights, Ohio

xc: Hrant Jamgochian, CEO
Dialysis Patient Citizens

Elizabeth Lively
Eastern Region Advocacy Director

ⁱ <https://kidneycarepartners.com/kidney-disease/>

ⁱⁱ <https://optn.transplant.hrsa.gov/data/view-data-reports/state-data/#>

ⁱⁱⁱ

<https://pharm.ucsf.edu/kidney/need/statistics#:~:text=In%202016%2C%2020%2C161%20kidney%20transplants,has%20not%20grown%20to%20match.>

^{iv} <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4194161/>