



National
Kidney
Foundation®

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January 17, 2019

The Honorable Jene Vickrey
Chairman
Financial Institutions and Insurance Committee
15944 S. Clairborne St.
Olathe, KS 66062

Dear Chairman Vickrey,

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 for most patients and in 2018 more than 21,000 Americans received a new kidney. However, 95,000 people are on a kidney waitlist, many of whom will die before receiving a kidney. Deceased kidney donation is relatively constant and therefore 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. This bill 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, approximately 440 Kansans annually 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 can save Medicare more than \$55,000 per year, per patient when compared to kidney dialysis patients. Transplant recipients also are more likely than dialysis patients to remain in or return to the workforce.



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The National Kidney Foundation respectfully thanks you for your support for the Living Donor Protection Act.

Sincerely,

Troy Zimmerman

Troy Zimmerman
Vice President of Government Relations
National Kidney Foundation

CC: Members of the Financial Institutions and Insurance Committee