

119TH CONGRESS  
1ST SESSION

**S.** \_\_\_\_\_

To promote and protect from discrimination living organ donors.

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## IN THE SENATE OF THE UNITED STATES

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Mr. COTTON (for himself, Mrs. GILLIBRAND, Mrs. HYDE-SMITH, Mr. LUJÁN, Mrs. CAPITO, Mr. KING, Mr. BLUMENTHAL, Mr. KAINE, Ms. KLOBUCHAR, Mr. MERKLEY, Mr. WHITEHOUSE, Mr. COONS, Mrs. BLACKBURN, Mr. RICKETTS, Mr. TILLIS, Mr. DURBIN, Mrs. SHAHEEN, Ms. SMITH, Mr. WYDEN, Mr. KELLY, Ms. ROSEN, and Mr. WARNOCK) introduced the following bill; which was read twice and referred to the Committee on \_\_\_\_\_

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## A BILL

To promote and protect from discrimination living organ donors.

1       *Be it enacted by the Senate and House of Representa-*  
2       *tives of the United States of America in Congress assembled,*

### 3   **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Living Donor Protec-

5       tion Act of 2025”.

1 **SEC. 2. PROHIBITION ON DENIAL OF COVERAGE OR IN-**  
2 **CREASE IN PREMIUMS OF LIFE OR DIS-**  
3 **ABILITY INSURANCE FOR LIVING ORGAN DO-**  
4 **NORS.**

5 (a) PROHIBITION.—Notwithstanding any other provi-  
6 sion of law, an insurer shall not deny coverage, cancel cov-  
7 erage, refuse to issue, determine the price or premium for,  
8 or otherwise vary any term or condition of a life insurance  
9 policy, disability insurance policy, or long-term care insur-  
10 ance policy for a person based solely, and without any ac-  
11 tual, unique, and material actuarial risks, on the status  
12 of such person as a living organ donor.

13 (b) ENFORCEMENT.—A State insurance regulator  
14 may take such actions to enforce subsection (a) as are spe-  
15 cifically authorized under the laws of such State.

16 (c) DEFINITIONS.—In this section:

17 (1) DISABILITY INSURANCE POLICY.—The term  
18 “disability insurance policy” means a contract under  
19 which an entity promises to pay a person a sum of  
20 money in the event that an illness or injury resulting  
21 in a disability prevents such person from working.

22 (2) LIFE INSURANCE POLICY.—The term “life  
23 insurance policy” means a contract under which an  
24 entity promises to pay a designated beneficiary a  
25 sum of money upon the death of the insured.

1           (3) LIVING ORGAN DONOR.—The term “living  
2           organ donor” means an individual who has donated  
3           all or part of an organ and is not deceased.

4           (4) LONG-TERM CARE INSURANCE POLICY.—  
5           The term “long-term care insurance policy” means  
6           a contract for which the only insurance protection  
7           provided under the contract is coverage of qualified  
8           long-term care services (as defined in section  
9           7702B(c) of the Internal Revenue Code of 1986).

10 **SEC. 3. CLARIFICATION OF ORGAN DONATION SURGERY AS**  
11 **QUALIFYING AS A SERIOUS HEALTH CONDI-**  
12 **TION UNDER FMLA.**

13           (a) PRIVATE SECTOR EMPLOYEES.—Section 101(11)  
14 of the Family and Medical Leave Act of 1993 (29 U.S.C.  
15 2611(11)) is amended, in the matter preceding subpara-  
16 graph (A), by inserting “(including recovery from surgery  
17 related to organ donation)” after “physical or mental con-  
18 dition”.

19           (b) FEDERAL CIVIL SERVICE EMPLOYEES.—

20           (1) DEFINITION.—Section 6381(5) of title 5,  
21 United States Code, is amended, in the matter pre-  
22 ceding subparagraph (A), by inserting “(including  
23 recovery from surgery related to organ donation)”  
24 after “physical or mental condition”.

1           (2) RELATIONSHIP TO ORGAN DONOR LEAVE.—  
2       Section 6382(d)(1) of title 5, United States Code, is  
3       amended by adding at the end the following: “An  
4       employee who takes any part of the 12-week period  
5       of leave under subsection (a)(1) to serve as an organ  
6       donor (including recovery from surgery related to  
7       organ donation) may elect to substitute, for as much  
8       of that part as possible, any leave available to the  
9       employee under section 6327.”.

10 **SEC. 4. UPDATING OF EDUCATIONAL MATERIALS ON THE**  
11 **BENEFITS AND RISKS OF LIVING ORGAN DO-**  
12 **NATION.**

13       (a) EDUCATIONAL MATERIALS.—

14           (1) REVIEW AND UPDATING.—Not later than 6  
15       months after the date of enactment of this Act, the  
16       Secretary of Health and Human Services (in this  
17       section referred to as the “Secretary”) shall review  
18       and update materials related to living organ dona-  
19       tion in order to educate the public on—

20           (A) the benefits and risks of living organ  
21       donation; and

22           (B) the impact of living organ donation on  
23       the access of a living organ donor to insurance.

24       (2) INFORMATION ON STATUTORY CHANGES.—

25       Such updating shall include information regarding

1 the requirements under section 2 and the amend-  
2 ments made by section 3.

3 (b) METHODS OF UPDATING.—In carrying out sub-  
4 section (a), the Secretary shall update, as appropriate—

5 (1) public service announcements previously  
6 provided by the Secretary;

7 (2) publicly accessible websites (such as  
8 [organdonor.gov](http://organdonor.gov), or a successor website) that are  
9 maintained by the Secretary and that contain infor-  
10 mation and resources regarding living organ dona-  
11 tion; and

12 (3) other media, as the Secretary determines  
13 appropriate.