



National  
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January 26, 2021

The Honorable Kathy J. Byron  
Commerce and Energy Committee  
900 East Main Street  
Richmond, VA 23219

The Honorable Terry G. Kilgore  
Commerce and Energy Committee  
900 East Main Street  
Richmond, VA 23219

Dear Chairwoman Byron and Vice Chairman Kilgore,

The National Kidney Foundation respectfully thanks you for your consideration of HB 421.

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 and in 2021 more than 24,600 Americans received a new kidney. However, 95,000 people are on a kidney waitlist, some of whom will die before receiving a kidney. 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. HB 421 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, an approximately 1,800 Virginia residents 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 is cost effective for Medicaid and Medicare compared to kidney dialysis. Transplant recipients also are more likely than dialysis patients to remain in or return to the workforce.

The National Kidney Foundation respectfully requests your support for HB 421.

Sincerely,

*Michele Anthony*

Michele Anthony  
Executive Director  
NKF Serving the National Capital Area

*Nancy Castrina*

Nancy Castrina  
Executive Director  
NKF Serving Virginia

CC: Members of the Commerce and Energy Committee