

AMENDMENT NO. _____ Calendar No. _____

Purpose: In the nature of a substitute.

IN THE SENATE OF THE UNITED STATES—119th Cong., 2d Sess.

S. 1552

To promote and protect from discrimination living organ donors.

Referred to the Committee on _____ and ordered to be printed

Ordered to lie on the table and to be printed

AMENDMENT IN THE NATURE OF A SUBSTITUTE intended to be proposed by _____

Viz:

1 Strike all after the enacting clause and insert the fol-
2 lowing:

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Living Donor Protec-
5 tion Act of 2025”.

6 **SEC. 2. PROHIBITION ON DENIAL OF COVERAGE OR IN-**
7 **CREASE IN PREMIUMS OF LIFE OR DIS-**
8 **ABILITY INSURANCE FOR LIVING ORGAN DO-**
9 **NORS.**

10 (a) PROHIBITION.—Notwithstanding any other provi-
11 sion of law, an insurer shall not deny coverage, cancel cov-
12 erage, refuse to issue, determine the price or premium for,

1 or otherwise vary any term or condition of a life insurance
2 policy, disability insurance policy, or long-term care insur-
3 ance policy for a person based solely, and without any ac-
4 tual, unique, and material actuarial risks, on the status
5 of such person as a living organ donor.

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

9 (c) DEFINITIONS.—In this section:

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

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

19 (3) LIVING ORGAN DONOR.—The term “living
20 organ donor” means an individual who has donated
21 all or part of a human organ (as defined in section
22 301(c)(1) of the National Organ Transplant Act (42
23 U.S.C. 274e(c)(1))) or bone marrow (as defined in
24 section 379A–1(2) of the Public Health Service Act
25 (42 U.S.C. 274l–1(2))) and is not deceased.

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(b)(2).”.

10 **SEC. 4. UPDATING OF EDUCATIONAL MATERIALS ON LIV-**
11 **ING ORGAN DONATION.**

12 (a) EDUCATIONAL ACTIVITIES AND MATERIALS.—
13 Not later than 6 months after the date of enactment of
14 this Act, the Secretary of Health and Human Services (in
15 this section referred to as the “Secretary”), in coordina-
16 tion with the Secretary of Labor, as appropriate, shall re-
17 view the educational activities and materials pursuant to
18 section 377A of the Public Health Service Act (42 U.S.C.
19 274f–1), and update such activities and materials to in-
20 clude information regarding the requirements under sec-
21 tion 2 and the amendments made by section 3.

22 (b) OUTREACH.—In carrying out subsection (a), the
23 Secretary may, as appropriate, issue public service an-
24 nouncements or update any publicly accessible websites or

- 1 other media maintained by the Secretary that contain in-
- 2 formation and resources regarding living organ donation.