November 6, 2025

The Honorable French Hill, Chair
House Financial Services Committee
2129 Rayburn House Office Building
Washington, DC 20515

The Honorable Maxine Waters, Ranking Member
House Financial Services Committee
2221 Rayburn House Office Building
Washington, DC 20515

RE: Request for Hearing on H.R. 4583, the *Living Donor Protection Act of 2025*

Dear Chairman Hill and Ranking Member Waters:

On behalf of the over 100,000 individuals currently awaiting a lifesaving organ transplant, the undersigned twenty-one patient and professional organizations respectfully request that the House Financial Services Committee schedule a hearing on the *Living Donor Protection Act* as soon as the government reopens.

The Living Donor Protection Act includes critical insurance non-discrimination provisions that fall within the Financial Services Committee's jurisdiction. H.R. 4583 specifically prohibits discrimination against living donors in obtaining life, disability, and long-term care insurance – addressing a significant barrier that prevents potential donors from making lifesaving donations.

Every day, 17 people die on the transplant waitlist; 14 of them were waiting for a kidney. Of the approximately 90,000 people on the kidney transplant wait list, only 27,759 received a kidney transplant in 2024, with only 6,418 coming from living donors. A transplant from a living donor has the best chance for long-term success.

Unfortunately, almost a quarter of living donors report discrimination in the rates and provision of life insurance, disability insurance, and long-term care insurance. This insurance discrimination creates a significant financial disincentive for potential living donors, despite their completion of detailed health screenings that ensure they are healthy enough to donate and live healthy lives post-donation.

The insurance industry has recognized the importance of this legislation. The American Council of Life Insurers supports the *Living Donor Protection Act*, understanding that living donors should not face discriminatory practices when seeking coverage. This bipartisan, cost-neutral legislation removes unjustified barriers while maintaining appropriate underwriting standards.

Transplant is the gold standard of care for kidney failure, improving patient quality of life and extending life expectancy while costing Medicare less than long-term dialysis. Liver transplant is the treatment of choice for patients with end-stage liver disease and certain liver cancers. Removing insurance barriers to living donation can help expand the number of transplants and save lives.

The current legislation already has 90 bipartisan cosponsors, including 11 members of the Financial Services Committee. Previous legislation in the 118th Congress was cosponsored by 226 bipartisan Representatives and 44 bipartisan Senators, demonstrating broad Congressional support for protecting living donors from insurance discrimination.

We urge the Committee to prioritize this lifesaving legislation by scheduling a hearing at the earliest opportunity following the reopening of government. The insurance discrimination provisions are essential to removing financial barriers that prevent lifesaving organ donations.

Please contact Lauren Drew at the National Kidney Foundation (lauren.drew@kidney.org) if you need additional information.

Sincerely

Alport Syndrome Foundation
American Association for the Study of Liver Diseases
American Kidney Fund
American Liver Foundation
American Nephrology Nurses Association
American Society of Nephrology
American Society of Pediatric Nephrology
Children's Organ Transplant Association
Dialysis Patient Citizens
DOVE (Donor Outreach for Veterans)
IGA Nephropathy Foundation
Kidney Transplant Collaborative
National Kidney Foundation
NephCure
Nonprofit Kidney Care Alliance
North American Transplant Coordinators Organization
PKD Foundation
Renal Physicians Association
Renal Support Network
Society for Transplant Social Workers
Transplant Recipients International Organization (TRIO)

CC: Rep. Mike Flood, Chair
Housing and Insurance Subcommittee

Rep. Emmanuel Cleaver III, Ranking Member
Housing and Insurance Subcommittee