



Dear Members of the House Health Policy Committee,

I am writing to express my strong support for Michigan Senate Bill 384, which addresses a crucial issue pertaining to disability insurance, long-term care insurance, and life insurance policies. As the Manager of State Government Relations at the National Down Syndrome Society, I am acutely aware of the challenges individuals with disabilities face in accessing vital insurance coverage.

Senate Bill 384, which is set to take effect after December 31, 2023, takes a significant step forward in ensuring that living donors are not subjected to discriminatory practices when seeking insurance coverage. By prohibiting insurers from denying coverage, canceling policies, refusing to issue certificates, determining unreasonably high premiums, or varying terms and conditions based solely on an individual's status as a living donor, this bill extends crucial protection to those who have selflessly donated organs or tissues.

The bill's definition of "living donor" is comprehensive, encompassing not only organ donors but also tissue donors. This inclusivity is essential in recognizing the selfless contributions of individuals who help save and improve the lives of others through their donations.

By passing Senate Bill 384, Michigan will set a commendable precedent, championing the rights of living donors and ensuring their equitable treatment within the insurance industry. This legislation aligns with the values of compassion, fairness, and inclusivity that our society should uphold.

I urge you to support and advocate for the passage of Senate Bill 384. By doing so, we can advance the cause of equal access to insurance coverage for all, regardless of their status as living donors. This legislation not only protects the rights of living donors but also promotes a culture of empathy and solidarity in our great state.

Thank you for your attention to this important matter. I look forward to witnessing Michigan's commitment to inclusivity and fairness by enacting this legislation.

Sincerely,

Nick Leto
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