



## 2026 South Dakota Legislature

# House Bill 1101

Introduced by: **Representative Uhre-Balk**

1 **An Act to prohibit an insurer from declining or limiting life, disability, or long-term**  
2 **care insurance policies based solely on an individual's status as a living organ**  
3 **donor.**

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF SOUTH DAKOTA:

5 **Section 1. That a NEW SECTION be added to chapter 58-1:**

6 An insurer may not:

7 (1) Decline or limit coverage of an individual under any life, disability, or long-term  
8 care insurance policy solely due to the status of the individual as a living organ  
9 donor;

10 (2) Condition the continuation of a life, disability, or long-term care insurance policy  
11 on an insured individual not becoming a living organ donor; or

12 (3) Otherwise discriminate in the offering, issuance, cancellation, amount of coverage,  
13 price, or any other condition of a life, disability, or long-term care insurance policy  
14 based solely, and without any additional actuarial risk, upon the status of an  
15 individual as a living organ donor.

16 For purposes of this section, "living organ donor" means an individual who has  
17 donated all or part of an organ and is not deceased.