



2026 South Dakota Legislature  
**House Bill 1101**  
**ENROLLED**

AN ACT

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

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

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

An insurer may not:

- (1) Decline or limit coverage of an individual under any life, disability, or long-term care insurance policy solely due to the status of the individual as a living organ donor;
- (2) Condition the continuation of a life, disability, or long-term care insurance policy on an insured individual not becoming a living organ donor; or
- (3) Otherwise discriminate in the offering, issuance, cancellation, amount of coverage, price, or any other condition of a life, disability, or long-term care insurance policy based solely, and without any additional actuarial risk, upon the status of an individual as a living organ donor.

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

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

\_\_\_\_\_  
I certify that the attached Act originated in  
the:  
House as Bill No. 1101

\_\_\_\_\_  
Received at this Executive Office  
this \_\_\_\_ day of \_\_\_\_\_,  
2026 at \_\_\_\_\_ M.

\_\_\_\_\_  
Chief Clerk of the House

By \_\_\_\_\_  
for the Governor

\_\_\_\_\_  
Speaker of the House

The attached Act is hereby  
approved this \_\_\_\_ day of  
\_\_\_\_\_, A.D., 2026

Attest:

\_\_\_\_\_  
Chief Clerk of the House

\_\_\_\_\_  
Governor

**STATE OF SOUTH DAKOTA,**

ss.

Office of the Secretary of State

\_\_\_\_\_  
President of the Senate

Attest:

Filed \_\_\_\_\_, 2026  
at \_\_\_\_\_ o'clock \_\_ M.

\_\_\_\_\_  
Secretary of the Senate

\_\_\_\_\_  
Secretary of State

House Bill No. 1101  
File No. \_\_\_\_\_  
Chapter No. \_\_\_\_\_

By \_\_\_\_\_  
Asst. Secretary of State