



SOUTH CAROLINA REVENUE AND FISCAL AFFAIRS OFFICE
STATEMENT OF ESTIMATED FISCAL IMPACT
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This fiscal impact statement is produced in compliance with the South Carolina Code of Laws and House and Senate rules. The focus of the analysis is on governmental expenditure and revenue impacts and may not provide a comprehensive summary of the legislation.

Bill Number: H. 3255 Introduced on January 10, 2023
Author: Jefferson
Subject: Kidney Donation
Requestor: House Labor, Commerce, and Industry
RFA Analyst(s): Tipton
Impact Date: March 27, 2023

Fiscal Impact Summary

This bill prohibits individual life insurance policies, group life insurance policies, disability income insurance policies, and long-term care insurance policies issued in the state from declining or limiting coverage to living organ donors.

This bill will have no impact on the Department of Insurance (DOI), as the department indicates that the enforcement of the provisions established by the bill will be managed within existing resources. This bill will also have no material impact on insurance premiums tax revenue, as there will be no resulting impact to premiums for the affected policies.

Explanation of Fiscal Impact

Introduced on January 10, 2023

State Expenditure

This bill prohibits individual life insurance policies, group life insurance policies, disability income insurance policies, and long-term care insurance policies issued in the state from declining or limiting coverage to living organ donors. The bill further specifies that these policies may not preclude an insured from donating all or part of an organ as a condition for continuation of the policy and provides definitions for each applicable policy.

The bill authorizes DOI to take action to enforce the requirements of the bill as they relate to each applicable policy. DOI indicates that the enforcement of the provisions established by the bill will be managed within existing resources and will have no impact.

State Revenue

Based on information from DOI, these requirements will have no material impact on premiums for insurance providers of life insurance policies, group life insurance policies, disability income insurance policies, and long-term care insurance policies. Therefore, this bill will have no impact on insurance premiums tax revenue.

Local Expenditure & Revenue

N/A

Frank A. Rainwater, Executive Director