

WEST VIRGINIA LEGISLATURE

2026 REGULAR SESSION

Introduced

Senate Bill 954

By Senator Charnock

[Introduced February 16, 2026; referred
to the Committee on Banking and Insurance]

1 A BILL to amend the Code of West Virginia, 1931, as amended, by adding a new section,
 2 designated §33-57-2, relating to health insurance for living organ donors; prohibiting
 3 certain actions; and defining terms.

Be it enacted by the Legislature of West Virginia:

ARTICLE 57. REQUIRED COVERAGE FOR HEALTH INSURANCE.

§33-57-2. Prohibition on denial of coverage, increase in premiums, or cancellation of sickness, disability, or long-term care insurance for living organ donors.

1 (a) For purposes of this section, the term "living organ donor" means an individual who has
 2 donated all or part of an organ and is not deceased.

3 (b) Notwithstanding the provisions of §33-1-1 et seq., an insurer subject to §33-15-1 et
 4 seq., §33-16-1 et seq., §33-24-1 et seq., §33-25-1 et seq., or §33-25A-1 et seq. of this code which
 5 issues or renews a health insurance policy on or after July 1, 2026, may not:

6 (1) Decline or limit coverage of a person under any sickness, disability, or long-term care
 7 insurance policy solely due to the status of such person as a living organ donor;

8 (2) Preclude an insured from donating all or part of an organ as a condition of continuing to
 9 receive a sickness, disability, or long-term care insurance policy; or

10 (3) Otherwise discriminate in the offering, issuance, cancellation, amount of such
 11 coverage, price, or any other condition of a sickness, disability, or long-term care insurance policy
 12 for a person, based solely and without any additional actuarial risks upon the status of such person
 13 as a living organ donor.

NOTE: The purpose of this bill is to prohibit the denial, cancellation, or other discrimination in policies of life insurance, sickness, disability, or long-term care insurance due to the status of the insured as a living organ donor.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.