

1 in 7 organ donors concerned about life and health insurance

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According to a new review in American Journal of Transplantation, people who donate their kidney or part of their liver to help someone else may themselves encounter difficulty with life and health insurance, despite insurance companies saying otherwise.

“Insurance companies, when surveyed, stated they would insure living kidney donors, and would usually not charge higher premiums,” says review author Robert Yang, a research fellow in the Kidney Clinical Research Unit at the London Health Sciences Centre. “Despite that, 3-11 percent of donors still experienced insurance problems.”

Potential live donors worry about possible insurance problems in the future. As many as 14 percent of potential donors, from various countries with different social support and health care systems, expressed concern with their insurability if they were to donate an organ. Some research indicates that these concerns may lead a potential donor to reconsider donating.

Yang suggests that physicians should provide all information to patients before they make the important and life-altering decision to donate. “Even if donors are willing to accept the risks of non-insurability and/or higher insurance premiums, transplant professionals still have an ethical obligation to protect donor freedom of choice while ensuring that donors do not suffer unnecessary stress or financial penalty,” says Yang.

Source: Blackwell Publishing Ltd.

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