

# Donating a kidney may make it difficult to change or initiate life and health insurance

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People who selflessly step up and donate a kidney can face insurance challenges afterwards, despite the lack of evidence that they have increased health risks. The finding, which comes from a new study published in the *American Journal of Transplantation*, suggests that actions by insurers may create unnecessary burden and stress for those choosing to donate and could negatively impact the likelihood of live kidney donation.

The impact of kidney donation on the ability to change or initiate health or life insurance following donation is unknown. To investigate, Dorry Segev, MD, PhD, of the Johns Hopkins University School of Public Health, and his colleagues surveyed 1046 individuals who donated a kidney at their center between 1970 and 2011. Participants were asked whether they changed or initiated health or life insurance after donation, and if they had any difficulty doing so.

Among 395 donors who changed or initiated [health insurance](#) after donation, 27 (7 percent) reported difficulty. Among those who reported difficulty, 15 were denied altogether, 12 were charged a higher premium, and eight were told they had a pre-existing condition because they were [kidney donors](#).

Among 186 donors who changed or initiated life insurance after donation, 46 (25 percent) reported difficulty. Among those who reported difficulty, 23 were denied altogether, 27 were charged a higher premium, and 17 were told they had a preexisting condition because they

were kidney donors.

The results suggest that a high proportion of kidney donors may have difficulty changing or initiating insurance, particularly [life insurance](#). The findings also highlight the serious problems related to coverage in the nation's fragmented health insurance system even though, as stated in the Patient Protection and Affordable Care Act, insurance companies can no longer refuse health insurance to live kidney donors or charge them a higher insurance rate.

"Kidney donors are among the healthiest individuals in the population. It's such a shame that some insurance companies are giving donors a hard time, often because of a misinterpretation that the normal biological changes that occur after donation are an indication of [kidney disease](#)," said Dr. Segev. "This is a reminder that we need to remain strong advocates for our donors, and they need to remain strong advocates for themselves, educating [insurance companies](#) when these situations arise."

**More information:** "Difficulty Obtaining Insurance After Live Kidney Donation." Brian J. Boyarsky, Allan B. Massie PhD, Jennifer Alejo, Kyle J. Van Arendonk, Spencer Wildonger, Jacqueline M. Garonzik- Wang, Robert A. Montgomery, Neha A. Deshpande, Abimereki D. Muzaale, and Dorry L. Segev. *American Journal of Transplantation*; Published Online: July 16, 2014 ([DOI: 10.1111/ajt.12819](#)).

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