

# STATE OF NEW YORK

3102

2025-2026 Regular Sessions

## IN SENATE

January 23, 2025

Introduced by Sens. SKOUFIS, COMRIE, MYRIE, SALAZAR -- read twice and ordered printed, and when printed to be committed to the Committee on Health

AN ACT to amend the public health law and the state finance law, in relation to providing lifetime, premium-free insurance to a person who donates a kidney during the course of such person's lifetime

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. The public health law is amended by adding a new section  
2 4311 to read as follows:

3 § 4311. Health insurance for kidney donors. Any person who donates a  
4 kidney as a live kidney donor shall be eligible after such donation to  
5 receive health insurance through the New York state of health market-  
6 place for the duration of such donor's life. The state shall be respon-  
7 sible for the payment of all premiums in connection with the insurance;  
8 neither the donor nor such donor's employer shall be liable for the  
9 premiums. Insurance provided pursuant to this section shall include the  
10 highest level of services available through the gold level of the New  
11 York state of health marketplace and shall include prescription drug  
12 coverage. Such insurance shall be paid for by the state from the kidney  
13 donor insurance fund established under section ninety-nine-ss of the  
14 state finance law. The department may consult with the department of  
15 financial services to ensure the program established by this section is  
16 best effectuated.

17 § 2. The state finance law is amended by adding a new section 99-ss to  
18 read as follows:

19 § 99-ss. Kidney donor insurance fund. 1. There is hereby established  
20 in the joint custody of the commissioner of health and the superinten-  
21 dent of the department of financial services a special fund to be known  
22 as the "kidney donor insurance fund".

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[-] is old law to be omitted.

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1 2. The fund shall consist of all monies appropriated for its purpose,  
2 all monies transferred to such fund pursuant to law, all monies required  
3 by this section or any other provision of law to be paid into or credit-  
4 ed to the fund and any interest earnings which may accrue from the  
5 investment of monies in the fund. Nothing contained herein shall prevent  
6 the department of financial services from receiving grants, gifts or  
7 bequests for the purposes of the fund as defined in this section and  
8 depositing them into the fund according to law.

9 3. Monies of the fund, when allocated, shall be available for all  
10 costs of supplying kidney donors with health insurance under section  
11 forty-three hundred eleven of the public health law.

12 § 3. This act shall take effect immediately and shall apply to all  
13 live donor kidney donations made on or after such effective date.