## **ILHIC KEY BILLS – 1-21-2022**

<u>Bill</u> Number	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
HB 61	The provisions require coverage of prescription inhalants and require	MONITOR	Re-referred to Rules
(Costa	(instead of make permissive) a health insurer or managed care plan from		Committee
<u>Howard)</u>	denying or limiting coverage refills for prescription inhalants to enable		
	persons to breathe when suffering from asthma or other life-threatening		
	bronchial ailments if those restrictions are contrary to what has been		
	prescribed and considered medically appropriate.		
<u>HB 62</u>	Creates the Health Care For All program establishing single payer health	OPPOSE	Re-referred to Rules
(Flowers)	insurance in IL.		Committee
<u>HB 74</u>	Establishes paid family leave requiring employers with 50 or more	MONITOR	Re-referred to Rules
(Flowers)	employees to provide 6 weeks of paid leave.		Committee
<u>HB 146</u>	Authorizes the Director of Insurance to actively approve individual and	<b>OPPOSE</b>	Re-referred to Rules
(Morgan)	small group ACA health plan rates and may disapprove any rate deemed		Committee
	"unreasonable." The Director must act on the rates within 60 days or		
	else they are deemed approved.		
<u>HB 213</u>	Creates the Eating Disorder Treatment Parity Task Force within the DOI	<b>NEUTRAL</b>	Re-referred to Rules
(Conroy)	to review reimbursements to eating disorder treatment providers in IL, as	with HA #1	Committee
	well as out-of-state providers of similar services. The Task Force		
	currently does not provide for industry representation, but requires the		
	group to "work cooperatively with the insurance industry to identify		
	the high costs of medical complications, disability, and loss of life		
	associated with eating disorders and to determine whether disparities in		
	insurance reimbursement is limiting access to a full range of evidence-		
	based treatment providers in the State." <u>House Amendment #1</u> adds 2		
	members of the insurance industry to the task force.		
<u>HB 228</u>	Prohibits an insurer or producer from making a distinction or otherwise	<b>OPPOSE</b>	Approved for Consideration
(Mayfield)	discriminating between persons, reject an applicant, cancel a policy, or		in Rules
	demand or require a higher rate of premium for reasons based SOLELY		
	upon the basis that an applicant or insured has been convicted of a		
	felony.		
<u>HB 241</u>	Allows pre-licensure courses for producers to be completed via webinar	SUPPORT	Re-referred to Rules
(Jones)	(in addition to the classroom setting).		Committee

Bill Name have	Bill Description/Action	ILHIC Position	<u>Status</u>
Number HB 242 (Jones)	Requires the IL Life & Health Insurance Guaranty Association to submit a plan of operation and any amendments thereto to the Director of Insurance within 200 days (instead of 180 days).	MONITOR	Re-referred to Rules Committee
HB 295 (Manley)	As introduced, the provisions currently require insurers to issue an irrevocable assignment of benefits to a funeral home in an amount not to exceed the purchase price of a funeral or burial expense policy. The language is intended to address a current issue with Medicaid beneficiaries seeking eligibility and avoidance of current asset limitations. Current law allows exemptions in assets up to a certain dollar amount in addition to exemptions for final expense policies that must be irrevocably assigned. ILHIC is working with HFS, the IL Funeral Directors Association and the National Academy of Elder Law Attorneys to determine language that appropriately addresses the problem. House Amendment #1 removes the Insurance Code provisions.	NEUTRAL as amended	Re-referred to Assignments
HB 317 (Jones)	Requires an air ambulance service or other entity that directly or indirectly, whether through an affiliated entity, agreement with a third-party entity, or otherwise, solicits air ambulance membership subscriptions, accepts membership applications, or charges membership fees to be regulated as insurance under the Insurance Code.	MONITOR	Referred to Assignments
HB 339 (Batinick)	Removes the 181-day, non-renewable limitation on short-term, limited duration health insurance policies.	SUPPORT	Re-referred to Rules Committee
HB 580 (Zalewski)	Ratifies and approves the Nurse Licensure Compact and further provides that the compact shall not interfere with state labor laws. Identical to <u>SB</u> 2068 (Castro) and similar to <u>SB</u> 1807.	SUPPORT	Re-referred to Rules Committee
HB 616 (Costa Howard)	Establishes paid family leave requiring employers (regardless of size) to provide 12 weeks of leave and pay the cost of health insurance applicable to the employee during that period.	MONITOR	Re-referred to Rules Committee
HB 707 (Didech)	Amends the current telehealth coverage provisions, for policies that provide coverage for telehealth services, reimbursement must be made at parity with those same services if they were provided in-person.	OPPOSE	Re-referred to Rules Committee
HB 1728 (Mazzochi)	Amends the Medical Patient Rights Act to provide, in addition to any other right provided under the Act, certain qualifying patients have the ability to request diagnostic screenings without a physician's order as	MONITOR	Re-referred to Rules Committee

Bill	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
<u>Number</u>			
	follows: (1) females over the age of 40 have the right to a breast cancer		
	screening mammogram once per year; and all persons have a right to		
	request annual screening under the age of 40 if such person has a family		
	history of breast cancer; or genetic testing has confirmed likelihood that		
	such person has otherwise tested positive for BRCA1 or BRCA2		
	mutations; (2) males have the right to prostate-specific antigen testing at		
	once per year if specified requirements are met; (3) all persons have the		
	right to colorectal screening under specified conditions; (4) all persons		
	over the age of 18, or under the age of 18 with one parent's consent, have		
	the right to screening for sexually transmitted diseases or infections at		
	least every 6 months, or in the event of unprotected sexual activity; and		
	(5) all persons over the age of 18, or under the age of 18 with a parent's		
	or legal guardian's consent, have the right to screening for COVID-19		
	infection and testing for COVID-19 antibodies. The provisions of the		
	bill do not require coverage and the patient seeking the diagnostic test		
	without a written order from a physician shall be responsible for paying		
	for the diagnostic test provided that the provider of the diagnostic testing		
	provides the patient in writing the cost of the diagnostic test prior to it		
	being performed and the patient agrees to that cost.		
<u>HB 1811</u>	Amends the Equal Pay Act and the Consumer Fraud and Deceptive	MONITOR	Re-referred to Rules
(Andrade)	Business Practices Act to restrict use of predictive data analytics used to		Committee
	determine a job applicant's credit worthiness or a hiring decision to		
	include information that correlates with the race or zip code of the		
	applicant for credit or employment.		
HB 1956	<b>DOI Initiative</b> updating state statute to comply with the Covered	SUPPORT	Re-referred to Rules
(Jones)	Agreement by adopting the Credit for Reinsurance model law, and 2020		Committee
	Holding Company Act amendments regarding Group Capital		
	Calculation, effective December 31, 2022. Identical to <u>SB 2411</u>		
	(Harris).		
HB 1960	Creates the Black Wall Street Program Act. Requires the Department of	MONITOR	Re-referred to Assignments
(Jones)	Commerce and Economic Opportunity to create and administer the		
	Black Wall Street Program to provide loans and financial assistance to		
	designated communities for the creation of Black Wall Street Business		
	Districts.		

<u>Bill</u> Number	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
HB 2370	"Cap the copay" legislation that restricts an insured's monthly out of	OPPOSE	Re-referred to Rules
(Avelar)	pocket cost to \$100 per 30-day supply.		Committee
<u>HB 2404</u>	Creates the Right to Know Act to require operators of commercial	OPPOSE	Re-referred to Rules
(Buckner)	websites or online services that collect personal information about		Committee
	Illinois customers must, in their terms of service or privacy policy,		
	identify all categories of personal information the operator collects,		
	identify all categories of third party persons or entities with whom the		
	operator may disclose that information, and provide a description of the		
	customer's rights to access their information. Provisions also provide for		
	a private right of action. Provides for blanket exemption for entities		
	subject to GLBA and HIPAA.		
HB 2406	Provides that an individual or group policy of accident and health	OPPOSE	Re-referred to Assignments
(Scherer)	insurance or managed care plan in effect on and after March 9, 2020	(need language to tie	
	must provide coverage for the cost of administering a COVID-19	vaccine to FDA	
	vaccination. Language is silent on vaccine as approved by the FDA,	approval)	
	which is not addressed in HA #1, which also includes cross-reference to		
	HMOs.		
HB 2472	Requires the Director to solicit information and data from health	MONITOR	Re-referred to Rules
(Mazzochi)	insurance carriers regarding insurance coverage for pediatric		Committee
	autoimmune neuropsychiatric disorder to report back to the General		
	Assembly by November 15, 2021.		
HB 2473	In provisions requiring insurance coverage for prostate-specific antigen	OPPOSE	Re-Referred to Rules
(Mazzochi)	tests and for colorectal cancer examination and screening, removes		Committee
	provisions requiring the testing be recommended or prescribed by a		
	physician. The provisions also mandate coverage for testing of sexually		
	transmitted diseases or infections.		
HB 2554	For purposes of the Telehealth Act, the provisions add "acupuncturists"	MONITOR	Re-referred to Assignments
(Mah)	to the list of health care professionals; however the bill does not make		
	corresponding changes to the acupuncturists' practice act. The bill also		
	provides IDFPR to adopt rules clarifying applicable services and		
	administration of the Telehealth Act. Identical to SB 1735 (Jones).		
HB 2625	Creates the Family Leave Insurance Act. Requires the Department of	MONITOR	Re-referred to Rules
(Flowers)	Employment Security to establish and administer a family leave		Committee
·	insurance program. Provides family leave insurance benefits to eligible		

<u>Bill</u> Number	Bill Description/Action	ILHIC Position	<u>Status</u>
	employees who take unpaid family leave to care for a newborn child, a newly adopted or newly placed foster child, or a family member with a serious health condition. Authorizes family leave of up to 12 weeks during any 24-month period. Authorizes compensation for leave in the amount of 85% of the employee's average weekly wage subject to a maximum of \$881 per week. The state-run leave program does not replace the private market option.		
HB 2649 (Yednock)	Mandates health insurance plans to provide coverage for (rather than offer optional coverage for an additional premium) for the reasonable and necessary medical treatment of temporomandibular joint disorder and craniomandibular disorder.	OPPOSE	Re-referred to Assignments
<u>HB 2896</u> (Conroy)	Early Intervention omnibus telehealth bill that includes language providing that if a health insurance policy provides coverage for early intervention services, it must also provide coverage for these services delivered via telehealth.	MONITOR	Re-Referred to Rules Committee
HB 2919 (Mazzochi)	Provides that upon request by a party contracting with a pharmacy benefit manager, the party has an annual right to audit compliance with the terms of the contract by the pharmacy benefit manager, including, but not limited to, full disclosure of any value provided by a pharmaceutical manufacturer to a pharmacy benefit manager or the parent, subsidiary, or affiliate company of a pharmacy benefit manager. Provides for other PBM disclosure requirements.	MONITOR	Re-Referred to Rules Committee
HB 2930 (Mazzochi)	In provisions concerning health insurance coverage for treatment of pediatric autoimmune neuropsychiatric disorders, provides that on and after the effective date of the amendatory Act, an insured shall have a cause of action for liquidated damages in the amount of \$1,000 or actual damages, whichever is greater, against any entity issuing a group or individual policy of accident and health insurance or managed care plan that fails to provide the coverage required for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome.	OPPOSE	Re-Referred to Rules Committee
HB 2948 (Morgan)	DOI Initiative seeking to address the copay accumulator ban implemented under P.A. 101-0452 as it applies to HSAs paired with a HDHP (to preserve the pre-tax advantages). The language, however,	OPPOSE	Re-Referred to Rules Committee

<u>Bill</u>	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
<u>Number</u>			
	also requires insurers to identify a non-HSA eligible HDHP and offer a		
	non-HSA eligible product if they do provide an HSA-eligible HDHP.		
HB 2992	Requires the Department of Insurance to conduct a study to better	MONITOR	Re-Referred to Rules
(Lilly)	understand the gaps in health insurance coverage for uninsured residents,		Committee
	including the reasons why individuals are uninsured and whether insured		
	individuals are insured through an employer-sponsored plan or through		
	the Illinois health insurance marketplace. <u>P.A. 101-649</u> requires the DOI		
	and HFS to conduct a health care affordability feasibility study to		
	address some of the same issues, which is expected to be released by		
	February 28. The bill also requires all hospitals to provide health		
	insurance to their employees.		
<u>HB 3030</u>	Creates the Cybersecurity Compliance Act to provide for an affirmative	MONITOR	<b>Re-Referred to Rules</b>
(Wheeler)	defense for every covered entity that creates, maintains, and complies		Committee
	with a written cybersecurity program (as prescribed by the legislation).		
HB 3040	Creates the Insurance Data Security Act based on the NAIC	OPPOSE	<b>Re-Referred to Rules</b>
(Wheeler)	Cybersecurity Model Law. The provisions DO NOT contain suggested	without Joint Trade	Committee
	changes put forward by the joint trades (industry).	<b>Suggested Changes</b>	
HB 3197	Creates the Suicide Treatment Improvements Act to require that all at-	OPPOSE	<b>Re-Referred to Rules</b>
(Conroy)	risk patients be provided with one-on-one suicide prevention counseling		Committee
	by the public or private psychiatric facility at which the at-risk patient is		
	being treated and mandates individual and group health insurance		
	coverage for these services.		
<u>HB 3198</u>	Creates the Suicide Treatment Improvements Act to require suicide	OPPOSE	Re-Referred to Rules
(Conroy)	prevention counseling and treatment at facilities and mandates individual		Committee
	and group health insurance coverage for these services (similar to HB		
	3197); however the provisions of the bill also place certain requirements		
	on IDPH and local public safety officials to identify individuals at risk		
	for suicide.		
<u>HB 3259</u>	Mandates coverage for the diagnosis and medically necessary treatment	OPPOSE	Re-Referred to Rules
(Gong	(instead of reasonable and necessary treatment and services for) mental		Committee
Gershowitz)	health and substance use disorders and requires insurers to base medical		
	necessity and utilization review criteria on specific current generally		
	accepted standards of mental, emotional, nervous, or substance use		
	disorder or condition care, including exclusively applying the criteria		

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	and guidelines set forth in the most recent versions of the treatment		
	criteria developed by the nonprofit professional association for the		
	relevant clinical specialty (similar to <u>HB 2595 (Conroy)</u> ). The		
	provisions also prohibit an insurer that authorizes a specific type of		
	treatment by a provider from rescinding or modifying the authorization		
	after that provider renders the health care service. Provides that if		
	services for the medically necessary treatment of a mental health or		
	substance use disorder are not available in-network within the		
	geographic and timely access standards set by law or regulation, the		
	insurer shall arrange coverage to ensure the delivery of medically		
	necessary out-of-network services and any medically necessary follow-		
	up services, and the insured shall pay no more in total for		
	benefits rendered than the cost sharing that the insured would pay for the		
	same covered services received from an in-network provider and further		
	require every insurer to sponsor an education program, make the		
	program available to other stakeholders, provide clinical review criteria		
	at no cost to providers and insured patients, conduct interrater reliability		
	testing, and achieve interrate pass rates of at least 90% or comply with		
	specified requirements if the 90% threshold is not met.		
<u>HB 3268</u>	Amends the Fair Patient Billing Act to prohibit a hospital from	OPPOSE	Re-Referred to Rules
(Flowers)	aggressively pursue debt collection for non-payment of a hospital bill		Committee
	against a patient with an annual household income of \$51,000 or less and		
	further provides that a hospital whenever possible and after reviewing		
	the patient eligibility, shall charge as much as possible of the patient's		
	hospital bill to insurers.		
<u>HB 3312</u>	Requires insurers to cap OOP for a covered prescription inhalant drug to	<b>OPPOSE</b>	Re-Referred to Rules
(Welter)	\$100 per 30-day supply regardless of the type and amount of the drug		Committee
	needed by the insured. Language aligns with similar OOP limits applied		
	to insulin per P.A. 101-0625. HA #1 makes a technical change to refer		
	to inhalant medications rather than prescription inhalants.		
HB 3327	In provisions concerning timely payment for health care services,	MONITOR	Re-Referred to Rules
(Haas)	provides that failure to make periodic payments within specified time		Committee
	periods shall entitle a health care professional, health care facility,		
	independent practice association, physician-hospital organization,		

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<u>Number</u>			
	insurer, health maintenance organization, managed care plans health care		
	plan, preferred provider organization, or third party administrator to		
	interest at the rate of 9% semiannually (rather than 9% per year).		
HB 3397	Requires first dollar coverage on diagnostic testing for a pediatric	OPPOSE	Re-Referred to Rules
(Mazzochi)	autoimmune neuropsychiatric disorder if such diagnostic testing is		Committee
	ordered by a physician (coverage is not required if the physician		
	indicates that the diagnostic testing is requested by a guardian or parent).		
	Provisions do not include exemptions for HSAs.		
<u>HB 3403</u>	Reduces OOP limit on insulin drugs from \$100 (originally set under <u>P.A.</u>	OPPOSE	Re-Referred to Rules
(Ness)	<u>101-0625</u> to \$30.		Committee
<u>HB 3421</u>	Provides that if a patient unknowingly and through no fault of his or her	MONITOR	Re-Referred to Rules
(Dina	own receives care from a health care professional or health care provider		Committee
<u>Delgado</u> )	who is not among the network of health care providers for the patient's		
	health care plan, the health care professional or health care provider may		
	not charge or bill that patient for that care.		
<u>HB 3433</u>	Creates the Paid Family Leave Program directing the IL Department of	MONITOR	Re-Referred to Rules
(Morgan)	Employment Security to establish a state-run paid medical leave		Committee
	program for employees. The provisions do not specific duration of leave		
	allowed but does direct the Department to establish a computation of		
	benefit amounts and contributions paid by employees and employers.		
	The state-run leave program does not replace the private market option		
	but does impose contribution requirements on employers with more than		
	50 employees.		
<u>HB 3453</u>	Creates the Geolocation Privacy Protection Act to require a private	MONITOR	Re-Referred to Rules
(Williams)	entity that owns, operates, or controls a location-based application on a		Committee
	user's device from disclosing geolocation information from a location-		
	based application to a third party unless the private entity first receives		
	the user's affirmative express consent after providing a specified notice		
	to the user. The provisions include an exemption for HIPAA and GLBA-		
	regulated entities.		
HB 3498	Codifies some provisions of the telehealth coverage requirements set	OPPOSE	Re-referred to Assignments
(Conroy)	forth in Executive Order 2020-09., including payment parity. The		
	provisions do not remove cost-sharing for telehealth.		

<u>Bill</u> Number	Bill Description/Action	ILHIC Position	<u>Status</u>
HB 3517 (Wheeler)	In provisions concerning development of medical necessity criteria for the coverage of CSC/ACT treatment models for early treatment of serious mental illness, provides that the rules adopted by the DOI defining medical necessity shall be updated during calendar year 2021 to include nationally recognized, generally acceptable clinical criteria sourced to evidence-based medicine and to avoid unnecessary anti-competitive impacts. Identical to SB 2381 (Fine).	MONITOR	Re-Referred to Rules Committee
HB 3583 (Avelar)	Creates the Affordable Drug Manufacturing Act requiring IDPH to enter into partnerships to increase competition, lower prices, and address shortages in the market for generic prescription drugs, to reduce the cost of prescription drugs for public and private purchasers, taxpayers, and consumers, and to increase patient access to affordable drugs. Requires the partnerships to result in the production or distribution of generic prescription drugs with the intent that these drugs be made widely available to public and private purchasers, providers and suppliers, and pharmacies. IDPH is directed to consult with entities, including health insurers, regarding the establishment of a fair price for the prescription drugs.	MONITOR	Re-Referred to Rules Committee
HB 3609 (Flowers)	Requires prescription drug manufacturers to provide advance notice of a price increase of a prescription drug with a wholesale acquisition cost of more than \$40 if the increase is more than 10% and to disclose information regarding factors associated with the price increase.  Requires the Department of Public Health to conduct an annual public hearing on the aggregate trends in prescription drug pricing.	MONITOR	Re-Referred to Rules Committee
<u>HB 3630</u> ( <u>Harris</u> )	Requires insurers to replace a brand name drug with a new generic equivalent on the formulary once it becomes available in the market or move the brand name drug to the lowest cost tier. In provisions concerning a contract between a health insurer and a pharmacy benefit manager, provides that a pharmacy benefit manager must update and publish maximum allowable cost pricing information according to specified requirements, must provide a reasonable administrative appeal procedure to allow pharmacies to challenge maximum allowable costs, and must comply with specified requirements if an appeal is denied. The	OPPOSE	Assigned to Prescription Drug Affordability & Accessibility Committee Posted for hearing January 19, 2022 at 3PM.

<u>Bill</u> Number	Bill Description/Action	ILHIC Position	<u>Status</u>
	legislation also sets forth contracting requirements for PBMs, including fiduciary responsibilities. Identical to SB 2008 (Koehler).		
HB 3707 (Yingling)	For purposes of group health insurance coverage, revises the definition of "small employer" to mean an employer who employs an average of at least one but not more than 50 employees on business days during the preceding calendar year and who employs at least one employee on the first day of the plan year (rather than an employer who employs an average of at least 2 employees on business days during the preceding calendar year and who employs at least 2 employees on the first day of the plan year).	MONITOR	Re-Referred to Rules Committee
<u>HB 3758</u> ( <u>Spain</u> )	Provides that if an insurer covers telehealth services, then coverage must also include telehealth services used to treat behavioral health conditions.	NO POSITION	Re-Referred to Rules Committee
HB 3759 (Spain)	Creates the Telehealth Parity Act to require health insurers, including excepted benefit plans that provided limited scope dental benefits, limited scope vision benefits, LTC benefits, accident-only, and specified disease or illness coverage, to cover the costs of all medically necessary telehealth services rendered by in-network providers. The provisions allow insurers to apply coverage criteria, but that criteria must be in compliance with provisions set forth in <a href="Executive Order 2020-09">Executive Order 2020-09</a> . Prohibits insurers from applying prior authorization for any COVID-19 related telehealth services and further provides that coverage for innetwork telehealth services shall be provided without cost-share (exemption applicability to HSAs). <a href="HA #1">HA #1</a> creates the Telehealth Parity Act with respect to parity in the benefits and NOT with respect to reimbursement requirements.	SUPPORT with HA #1	Re-Referred to Rules Committee
<u>HB 3777</u> (Ortiz)	Prohibits prior authorization for prescription drugs used in the treatment of COVID-19 that have received emergency authorization from the FDA.	OPPOSE	Re-Referred to Rules Committee
HB 3794 (Stephens)	Requires insurers to cap OOP for a diabetic self-management supplies (not including insulin) to \$100 per 30-day supply regardless of the type and amount of the supply needed by the insured. Language aligns with similar OOP limits applied to insulin per P.A. 101-0625.	OPPOSE	Re-Referred to Rules Committee

<u>Bill</u>	Bill Description/Action	ILHIC Position	<u>Status</u>
Number		ODDOGE	D. D. C 14. D. L.
<u>HB 3845</u>	Mandates coverage for medically necessary treatments for genetic,	OPPOSE	Re-Referred to Rules
(LaPointe)	rare, unknown or unnamed, and unique conditions, including Ehlers-		Committee
	Danlos syndrome and altered drug metabolism. Provides that an		
	insurance policy that provides coverage for prescription drugs shall		
	include coverage for opioid alternatives, coverage for medicines		
	included in the Model List of Essential Medicines published by the		
	World Health Organization, and coverage for custom-made medications		
	and medical food. Provides that an insurance policy that limits the		
	quantity of a medication in accordance with applicable State and federal		
	law shall not require pre-approval for the treatment of patients with rare		
	metabolism conditions that may need a higher dose of medication than		
	what is otherwise allowed within a time frame or prescription schedule.		
	Provides that the burden of proving that treatment is medically necessary		
	shall not lie with the insured in cases of rejections for filing claims,		
	preauthorization requests, and appeals related to the coverage.		
HB 3867	Requires IDPH to design a prescription drug importation program where	NO POSITION	Re-Referred to Rules
(Moeller)	the State serves as the licensed wholesaler of imported drugs from		Committee
	Canada. The provisions set forth auditing and AG enforcement criteria,		
	including ensuring that any participating health plan formularies, cost-		
	sharing, and reimbursement criteria is based on the actual acquisition		
	cost of the imported drug.		
<u>HB 3874</u>	In provisions concerning infertility coverage and coverage for	MONITOR	Re-Referred to Rules
(Yang	epinephrine injectors, provides that specified coverage shall be		Committee
Rohr)	applicable to policies of insurance written in other states that insure an		
	Illinois resident.		
<u>HB 3898</u>	Creates the Healthy Workplace Act to require employers to provide a	MONITOR	Re-Referred to Rules
(Gordon	minimum of 40 hours of paid sick leave during a 12-month period for		Committee
Booth)	certain purposes. Employees cannot waive their right to paid leave		
	except in cases where the benefits are collectively bargained.		
<u>HB 3910</u>	Creates the Consumer Privacy Act to set forth numerous data privacy	MONITOR	Re-Referred to Rules
(Mussman)	requirements, including a "right to be forgotten" with exceptions. The		Committee
	provisions include exemptions for certain data protected under HIPAA		
	and GLBA.		

Bill Name box	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
Number HB 3918	Adds investment advisors and insurance adjusters as mandated reporters.	MONITOR	Senate placed on the order of
(Stuart)	Existing law extends criminal and civil liability to mandated reporters.	1/201/22 021	3 <sup>rd</sup> reading
HB 4053	Provides a civil rights violation for an employer to: refuse to allow an	MONITOR	House – Rules Committee
(Guerrero-	employee disabled by pregnancy, childbirth, or related medical		
Cuellar)	condition to take a leave for a reasonable period, not to exceed 4 months,		
	and thereafter return to work; refuse to maintain and pay for coverage for		
	an eligible employee disabled by pregnancy, childbirth, or a related		
	medical conditions who takes leave under a group health plan, for the		
	duration of the leave, not to exceed 4 months over the course of a 12-		
	month period.		
<u>HB 4140</u>	Mandates a healthcare plan to provide medical facts regarding COVID-	<b>MONITOR</b>	Referred to Rules Committee
(Ford)	19 to all patients under the hospital's care. There are some vague		
	implementation considerations within this language.		
<u>HB 4162</u>	Amends the Insurance Code and adds regulations regarding marketing	<b>MONITOR</b>	Referred to Rules Committee
(Carroll)	and operations of healthcare sharing ministries		
<u>HB 4175</u>	Creates the authority for the State to pursue a platform transition to SBE-	MONITOR	Referred to Rules Committee
(Jones)	FP or a full SBE. ILHIC has implementation concerns within the		
	language.		
HB 4259	Any insured who is hospitalized due to COVID-19 and is unvaccinated	OPPOSE	Referred to Rules Committee
(Carroll)	will be responsible for all costs incurred for care related to COVID-19.		
	The language is unconstitutional.		
<u>HB 4263</u>	Provides that no company, in any policy of accident or health insurance	OPPOSE	Referred to Rules Committee
(Grant)	issued in the State, shall make or permit any distinction or discrimination		
	against an individual solely because of the individual's vaccination status		
	in the amount of payment of premiums or rates charged for policies of		
	insurance, in the amount of any dividends or other benefits payable		
	thereon, or in any other terms and conditions of the contract it makes.		
	For the same reasons as HB 4259, the language presented is unconstitutional.		
HD 4271		OPPOSE	Referred to Rules Committee
<u>HB 4271</u> (Kifowit)	Mandates coverage for medically necessary breast reduction surgery	OFFUSE	Referred to Rules Committee
HB 4324	In provisions concerning insurance producer licenses, provides that an	SUPPORT	Referred to Rules Committee
(Morgan)	insurance producer's active participation in a State or national	SULLONI	Referred to Rules Committee
(IVIOI gail)	insurance producer's active participation in a state or national		

<u>Bill</u> Number	Bill Description/Action	ILHIC Position	<u>Status</u>
2.00000	professional insurance association may be approved by the Director of Insurance for up to 4 hours of continuing education credit per biennial reporting period.		
HB 4335 (Stuart)	Mandates coverage for vaginal estrogen without cost sharing.	OPPOSE	Referred to Rules Committee
HB 4337 (Cassidy)	Mandates coverage for aesthetic services and restorative care provided for the treatment of physical injuries to victims of domestic violence when medically necessary. No language is present regarding how that is determined by a physician.	OPPOSE	Posted to Insurance Committee January 18, 2022 at 2PM
HB 4338 (Hernandez)	Mandates coverage for prenatal vitamins. (This medication already required to be covered under the ACA.)	MONITOR	Referred to Rules Committee
HB 4349 (Willis)	Mandates coverage for congenital defects including treatment of cranial facial anomalies that are medically necessary to restore normal function or appearance. Cosmetic changes are included in coverage requirement.	OPPOSE	Referred to Rules Committee
HB 4413 (Hernandez)	Provides that a group or individual policy that provides dependent coverage shall make dependent coverage available to an insured's parent or stepparent who meets the qualifying relative definition and resides within the insurance policy's service area.	OPPOSE	Filed
<u>HB 4408</u> (Conroy)	Mandates plans that provide coverage for naloxone do so without cost sharing.	OPPOSE	Filed
HB 4430 (Cassidy)	Amends the Pharmacy Practice Act. Expands the pharmacist's scope of practice to include the initiation, dispensing, administration of drugs, laboratory testing, assessments, referrals, and consultations for PrEP treatment. Language states that pharmacists shall be covered and reimbursed for these services ordered and administered by a pharmacist at least 85% of the rate that physicians are reimbursed for Medicaid and other payers.	MONITOR	Filed
HB 4433 (Morgan)	This language includes model language for Copay Accumulators. This language was agreed to by the Stakeholders, DOI, and ILHIC.	Neutral	Filed

<u>Bill</u>	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
<u>Number</u>			
<u>HB 4480</u>	Mandates coverage with no cost sharing for mental health wellness	OPPOSE	Filed
(Conroy)	checks for probationary and permanent police officers.		
<u>HB 4483</u>	Mandates coverage with no cost sharing for 3 primary care visits and 3	OPPOSE	Filed
(Kifowit)	behavioral health visits. Treatment limitations for each of the 6 covered		
	visits cannot be more restrictive than the treatment limitations applied to		
	other primary care visits or behavioral health visits covered by the plan.		
	Separate treatment limitations are prohibited.		
<u>HB 4595</u>	Prohibits PBMs from various contract language regarding 340b drug	OPPOSE	Filed
(Harris)	pricing entities. Prohibitions include : cannot reimburse at a lower rate		
	than non-340B entities; impose fee, chargeback, or rate adjustments that		
	are not imposed by the pharmacy for non-340B covered entities; the		
	interference of individual choice to receive a prescription drug from a		
	340B entity; excluding a 340b entity from a pharmacy network; requires		
	a billing modifier to indicate a drug claim is for drugs purchased under		
	340B drug discount program; prohibits discrimination against 340b		
	covered entities.		
<u>HB4603</u>	Provides that the Department shall develop a comprehensive licensing	Monitor	Filed
(Crespo)	and registration process for sites that test for COVID-19.		
<u>HB 4653</u>	DOI Initiative- Data security law that tracks with the Model NAIC data	OPPOSE	Filed
(Jones)	security law.		
<u>HB 4703</u>	Provides that when an insured receives emergency services or covered	<b>Collecting Feedback</b>	Filed
(Morgan)	ancillary services from a nonparticipating provider or a nonparticipating		
	facility, the health insurance issuer shall ensure that cost-sharing		
	requirements are applied as though the services had been received from a		
	participating provider or facility, and that the insured or any group		
	policyholder or plan sponsor shall not be liable to or billed by the health		
	insurance issuer, the nonparticipating provider, or the facility beyond the		
	cost-sharing amount. Contains provisions concerning a notice and		
	consent process for out-of-network coverage; billing for reasonable		
	administrative fees; assignment of benefits to nonparticipating providers;		
	and cost-sharing amounts and deductibles. Amends the Illinois Insurance		
	Code and the Health Maintenance Organization Act to make a change in		
	provisions concerning disclosure of nonparticipating provider benefits.		
	Amends the Network Adequacy and Transparency Act. Provides that a		

<u>Bill</u> Number	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
110111001	beneficiary who receives care at a participating health care facility shall		
	not be required to search for participating providers under certain		
	circumstances. Amends the Managed Care Reform and Patient Rights		
	Act. Provides that prior authorization or approval by the plan shall not be		
	required for post-stabilization services that constitute emergency		
	services. Amends the Health Maintenance Organization Act and the		
	Voluntary Health Services Plans Act to provide that health maintenance		
	organizations and voluntary health services plans are subject to		
	provisions of the Illinois Insurance Code concerning billing and cost		
	sharing. Makes other changes. Effective July 1, 2022, except that certain		
	changes take effect January 1, 2023.		
<u>SB 158</u>	Creates the Prior Authorization Reform Act to establish new	<b>OPPOSE</b>	Referred to Assignments
(Holmes)	requirements regarding disclosure and review of PA requirements, denial		
	of claims or coverage by a utilization review organization for various		
	levels of service, including nonurgent and urgent care effective January		
	1, 2022. This bill will be tabled in favor of SB 177 (Holmes).		
<u>SB 177</u>	Creates the Prior Authorization Reform Act to establish new	<b>OPPOSE</b>	Referred to Assignments
(Holmes)	requirements regarding disclosure and review of PA requirements, denial		
	of claims or coverage by a utilization review organization for various		
	levels of service, including nonurgent and urgent care effective January		
	1, 2022. The provisions of the bill incorporate some feedback provided		
	by ILHIC to <u>HB 5510 (Harris)</u> of the 101 <sup>st</sup> General Assembly.		
	Proponents of the bill, including ISMS and other provider and patient		
	advocacy groups, have formed a "Your Care Can't Wait" campaign in		
	support of prior authorization reform. Identical to <u>HB 711 (Harris)</u> .		
<u>SB 202</u>	Provides that it is a civil rights violation to offer a group or individual	OPPOSE	Referred to Assignments
(Morrison)	policy of accident and health insurance, including coverage against		
	disablement or death, that does <u>not</u> include equal terms and conditions of		
	coverage for the treatment of a mental, emotional, nervous, or substance		
	use disorder or condition or a history thereof. Senator Morrison		
	sponsored P.A. 101-0332 establishing a task force to study disability		
	income insurance and parity for behavioral health conditions, but the		
	Governor has not yet made appointments to the task force and the group		
	has not yet met or begun that work. <b>SA#1 requires equal coverage for</b>		

<u>Bill</u> Number	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
Number	all protected characteristics under the IL Human Rights Act, which would restrict underwriting practices for health, supplemental and DI products.		
SB 208 (Martwick)	Expands the Secure Choice Savings Program to apply to sole proprietors and employers employers with at least 5 employees (rather than employers with fewer than 25 employees) and allows for automatic increases in contributions. The provisions also expand the penalties levied on employers for failure to comply with the requirements of the Act. Identical to HB 117 (Guzzardi) as amended by HA#1.	NEUTRAL as amended	Re-referred to Rules Committee
SB 275 (Bennett)	Requires health insurance carriers that provide coverage for prescription drugs to ensure that, within service areas and levels of coverage specified by federal law, at least half of individual and group plans meet one or more of the following criteria: 1) apply a pre-deductible and flat-dollar copayment structure to the entire drug benefit; 2) limit a beneficiary's monthly out-of-pocket financial responsibility for prescription drugs to a specified amount; or 3) limit a beneficiary's annual out-of-pocket financial responsibility for prescription drugs to a specified amount. Effective January 1, 2022. Identical to HB 1745 (Harris).	OPPOSE	Re-referred to Assignments
SB 375 (Harris)	Authorizes the Illinois Insurance Guaranty Fund, at the direction of its board of directors and subject to the approval of the Director of Insurance, to form and own a not-for-profit corporation to which the Fund may delegate certain of its powers and duties provided by the Code. Allows the not-for-profit corporation to contract to provide services to the Office of Special Deputy Receiver or any other person or organization authorized by law to carry out the duties of the Director in the capacity of receiver under specified provisions of the Code, the Illinois Life and Health Insurance Guaranty Association, an organizations in another state similar to the Illinois Insurance Guaranty Fund or the Illinois Life and Health Insurance Guaranty Association. Effective immediately. Identical to HB 2405 (Hoffman).	NO POSITION	Re-referred to Assignments
<u>SB 679</u>	The bill includes provisions mandating coverage for ALL opioid	OPPOSE	Re-referred to Assignments
(Fine)	antagonists approved by the FDA in addition to reimbursing a hospital		

<u>Bill</u> Number	Bill Description/Action	ILHIC Position	<u>Status</u>
Number	for the hospital's cost of any FDA approved opioid antagonist. Identical		
	to HB 2589 (Conroy).		
SB 697 (Fine)	Mandates coverage for medically necessary treatment for mental health and substance use conditions. Requires insurers to base medical necessity and utilization review criteria on specific current generally accepted standards of mental, emotional, nervous, or substance use disorder or condition care, including exclusively applying the criteria and guidelines set forth in the most recent versions of the treatment criteria developed by the nonprofit professional association for the relevant clinical specialty. Provides that an insurer shall not apply different, additional, conflicting, or more restrictive utilization review criteria than the criteria and guidelines set forth in the treatment criteria. Provides that the Director may, after appropriate notice and opportunity for hearing, assess a civil penalty between \$5,000 and \$20,000 for each violation. Identical to HB 2595 (Conroy). KFI initiative & priority for 2021.	OPPOSE	Referred to Assignments
SB 700 (Crowe)	Amends the Adult Protective Services Act. In a provision listing mandated reporters, excludes the State Long Term Care Ombudsman and all representatives of the State Long Term Care Ombudsman Program. Expands the definition of "mandated reporter" to include investment advisors and insurance adjusters. Defines "insurance adjuster" and "investment adviser".	MONITOR	Referred to Assignments
SB 731	Creates the Do Not Track Act. Establishes the Data Transparency and	MONITOR	Re-referred to Assignments
(Cullerton) SB 835 (Villivalam)	Privacy Act Creates the Family and Medical Leave Insurance Program Act.	MONITOR	Re-referred to Assignments
SB 1587 (Fine)	Mandates coverage for cleft palate corrective surgery, including necessary dental procedures related to the cleft palate for the duration the correction is required until age 26. The provisions do not apply to standalone dental plans.	OPPOSE	Re-referred to Assignments
SB 1589 (Fine)	Mandates coverage for anti-epileptic drugs and may not impose a waiting period or any deductible, coinsurance, copayment, or other cost-sharing limitation greater than other coverage provided. Further provides that anti-seizure prescription drugs may not be substituted with a generic	OPPOSE	Re-referred to Assignments

Bill	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
<u>Number</u>			
	drug under provisions of the Pharmacy Practice Act under which a		
	pharmacist may substitute a therapeutically equivalent generic drug for a		
	prescription drug or interchange an anti-epileptic drug or formulation of		
	an antiepileptic drug for the treatment of epilepsy.		
<u>SB 1590</u>	Provides the Department of Insurance with the authority to disapprove	<b>OPPOSE</b>	Re-referred to Assignments
<u>(Fine)</u>	"unreasonable" or "inadequate" rates for individual and small group		
	ACA compliant health insurance plans. The provisions require the		
	Department to review the rates within 45 days with the option of a 30-		
	day extension.		
<u>SB 1625</u>	Requires pharmacies to post a notice informing customers that they may	<b>MONITOR</b>	Re-referred to Assignments
(Turner)	request, in person or by telephone, the current usual and customary retail		
	price of any brand or generic prescription drug or medical device that the		
	pharmacy offers for sale to the public. Provides that a pharmacist or his		
	or her authorized employee must disclose to the consumer at the point of		
	sale the current pharmacy retail price for each prescription medication		
	the consumer intends to purchase and if the consumer's cost-sharing		
	amount for a prescription exceeds the current pharmacy retail price, the		
	pharmacist or his or her authorized employee must disclose to the		
	consumer that the pharmacy retail price is less than the patient's cost-		
	sharing amount. Identical to <u>SB 1682 (Bennett)</u> .		
<u>SB 1735</u>	For purposes of the Telehealth Act, the provisions add "acupuncturists"	MONITOR	Referred to Assignments
(Jones)	to the list of health care professionals; however the bill does not make		
	corresponding changes to the acupuncturists' practice act. The bill also		
	provides IDFPR to adopt rules clarifying applicable services and		
	administration of the Telehealth Act. Identical to <u>HB 2554 (Mah)</u> .		
<u>SB 1788</u>	Prohibits any mid-year change in health insurance coverage, including	<b>OPPOSE</b>	Postponed Senate Insurance
(Murphy)	changes to the formulary or provider network. The insurance industry		
	and PBMs negotiated compromise language to provide consumers with		
	an avenue to remain on their prescription drugs in situations where a		
	midyear change to the formulary may have adversely impacted their		
	coverage: P.A. 100-1052. Similarly, network adequacy requirements		
	implemented in 2019 provide for continuity of care for certain		
	individuals in the middle of treatment if there is a change in the provider		
	network: <u>P.A. 100-0502</u> .		

<u>Bill</u>	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
<u>Number</u>			
<u>SB 1807</u>	Ratifies and approves the Nurse Licensure Interstate Compact. Similar	<b>SUPPORT</b>	Re-referred to Assignments
(Rose)	to SB 2068 (Castro) and HB 580 (Zalewski).		
<u>SB 1875</u>	Requires that any new coverage mandate, beginning 1/1/22, shall apply	<b>SUPPORT</b>	Referred to Assignments
(Syverson)	only to the state employee group health insurance benefit plan. The		
	provisions of the bill require that before the mandate is expanded to		
	apply to private individual and group insurance plans, CMS must		
	conduct a cost-benefit analysis and the DOI Director shall not enforce		
	compliance with the mandate until the analysis is performed.		
<u>SB 1917</u>	Removes the age limit (18) in mandated coverage provisions for	<b>NEUTRAL</b>	Re-referred to Rules
(Morrison)	medically necessary epinephrine injectors.		Committee
<u>SB 1971</u>	Authorizes the Director of Insurance to actively disapprove	<b>OPPOSE</b>	Referred to Assignments
(Fine)	"unreasonable" or "inadequate" rate increases. The provisions further		
	require the DOI to post notice of the individual and small group		
	premium rate filings, rate filing summaries, and other information about		
	a rate increase or decrease online and provide for a 30-day public		
	comment period prior to approve or disapproving the rates.		
<u>SB 1974</u>	Provides that an insurer, health maintenance organization, independent	<b>OPPOSE</b>	Senate Insurance
(Fine)	practice association, or physician hospital organization may not attempt		
	a recoupment or offset until all appeal rights of a health care professional		
	or health care provider are exhausted and no recoupment or offset may		
	be requested or withheld from future payments 6 months or more after		
	the original payment is made (rather than 18 months or more after the		
	original payment is made).		
<u>SB 2008</u>	Requires insurers to replace a brand name drug with a new generic	<b>OPPOSE</b>	Senate Insurance
(Koehler)	equivalent on the formulary once it becomes available in the market or		
	move the brand name drug to the lowest cost tier. In provisions		
	concerning a contract between a health insurer and a pharmacy benefit		
	manager, provides that a pharmacy benefit manager must update		
	and publish maximum allowable cost pricing information according to		
	specified requirements, must provide a reasonable administrative appeal		
	procedure to allow pharmacies to challenge maximum allowable costs,		
	and must comply with specified requirements if an appeal is denied. The		
	legislation also sets forth contracting requirements for PBMs, including		
	fiduciary responsibilities. Similar to <u>HB 3630 (Harris)</u> .		

Bill Nameh on	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
Number SB 2068	Ratifies and approves the Nurse Licensure Compact and further provides	SUPPORT	Re-referred to Assignments
(Castro)	that the compact shall not interfere with state labor laws. Identical to	SCITORI	Re-referred to Assignments
(Custro)	HB 580 (Zalewski) and similar to SB 1807 (Rose).		
SB 2086	Creates the Vision Care Plan Regulation Act to set forth certain	OPPOSE	Re-referred to Assignments
(Castro)	contractual requirements with eye care providers and disclosures and		
	coverage requirements for enrollees.		
SB 2111	Creates the Travel Insurance Act and sets forth provisions concerning	MONITOR	Re-referred to Assignments
(Fine)	the licensing and registration of travel insurance business entities.		
	SB 1588 (Fine) sets forth the marketing requirements for travel		
	insurance.		
<u>SB 2241</u>	Mandates coverage for hippotherapy and other forms of therapeutic	<b>OPPOSE</b>	Re-referred to Assignments
(Murphy)	riding.		
<u>SB 2381</u>	In provisions concerning the development of medical necessity criteria	<b>MONITOR</b>	Rr-referred to Assignments
(Fine)	for the coverage of CSC/ACT treatment models for early treatment of		
	serious mental illness, provides that the rules adopted by the DOI		
	defining medical necessity shall be updated during calendar year 2021 to		
	include nationally recognized, generally acceptable clinical criteria		
	sourced to evidence-based medicine and to avoid unnecessary anti-		
	competitive impacts. Identical to <u>HB 3517 (Wheeler)</u> .		
SB 2407	Requires secondary notification for life insurance lapse. Similar to <u>SB</u>	OPPOSE	Referred to Assignments
(Harris)	2112 (Harris), but removes the reference to individuals aged 64 and		
GD 2100	older. Initiative of NAIFA-IL.	GLIDD O DE	
SB 2409	DOI Initiative adopting Holding Company Act 2014 amendments and	SUPPORT	Re-referred to Assignments
(Harris)	providing for additional clean-up provisions to the existing Holding		
GD 2410	Company Act, effective immediately. Identical to HB 1955 (Jones).	CLIDDODE	D. C. Link A. C. Link
SB 2410	<b>DOI Initiative</b> providing for various Insurance Code clean-up changes,	SUPPORT	Re-referred to Assignments
(Harris)	including partial codification of EO 2020-29 to allow for producer		
	prelicensure courses to take place via webinar, effective immediately. Identical to HB 1957 (Jones).		
SB 2518	Amends the Telehealth Act to add "athletic trainers" to the definition of	MONITOR	Defensed to Agginnments
(Rose)	"health care professionals" (with no additional changes made to a scope	MONITOR	Referred to Assignments
(NOSE)	of practice act).		
SB 2963	Fixes Department concern that the new group life continuation of	SUPPORT	Senate Assigned to Insurance
(Syverson)	coverage provisions could potentially create an unintended gap	SULTURI	Schate Assigned to insurance
(by versuit)	coverage provisions could potentially create an unintended gap		

<u>Bill</u> <u>Number</u>	Bill Description/Action	ILHIC Position	<u>Status</u>
	in continuation of coverage for those active employees who may be receiving or eligible to receive benefits under the prior carrier's group life policy.		
SB 2969 (Morrison)	Mandates coverage of continuous glucose monitors.	OPPOSE (Neutral with Forthcoming Amendment)	Senate Placed on the Calendar for 2 <sup>nd</sup> Reading
SB 3001 (Gillespie)	DOI Initiative Repeal of the Small Employer Health Insurance Rating Act that will eliminate grandfathered/transitional plans (ILHIC has already raised concerns with the inclusion of this repeal and would anticipate agent and business group pushback as well).	OPPOSE	Referred to Assignments
SB 3054 (Ellman)	Mandates coverage for compression sleeves.	OPPOSE	Referred to Assignments
SB 3067 (Fine)	Mandates coverage for congenital defects including treatment of cranial facial anomalies that are medically necessary to restore normal function or appearance. Cosmetic changes are included in coverage requirement. (Similar to HB 4349 Willis)	NEUTRAL	Referred to Assignments
SB 3068 (Bush)	Creates the Immunization Data Registry Act. Provides that health care providers, physician's designees, or pharmacist's designees shall (rather than may) provide immunization data to be entered into the immunization data registry.	MONITOR	Referred to Assignments
SB 3110 (Hastings)	Creates the Access to Specialty Care Act. Currently, this is a shell bill.	MONITOR	Referred to Assignments
SB 3209 (Simmons)	Amends the Pharmacy Practice Act. Expands the pharmacist's scope of practice to include the initiation, dispensing, administration of drugs, laboratory testing, assessments, referrals, and consultations for PrEP treatment. Language states that pharmacists shall be covered and reimbursed for these services ordered and administered by a pharmacist at least 85% of the rate that physicians are reimbursed for Medicaid and other payers.  Identical to HB 4430 (Cassidy)	MONITOR	Referred to Assignments

<u>Bill</u>	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
<u>Number</u>			
SB 3466 (Munoz)	In provisions concerning prohibited payment or acceptance of rebates, provides that nothing in the language shall prohibit an insurer, by or through its employees, affiliates, insurance producers, or third-party representatives, or an insurance producer acting on its own behalf, from offering or providing products or services that are at least tangentially related to an insurance contract or the administration of an insurance contract for free or for less than fair market value as long as the receipt of the products or services is not contingent upon the purchase of insurance and the products or services are offered on the same terms to	NEUTRAL	Filed
	all potential insurance customers based on documented objective criteria and in a manner that is not unfairly discriminatory.		