

ILHIC Key Bills  
2-24-23

Product Line Life/Health/All	Bill "Nickname"	Bill Number/Link	Bill Description/Action	ILHIC Position	Status
All	Cyber Security Insurance	<a href="#">HB47 Hoffman</a>	Provides that if the entry of an Order of Liquidation occurs on or after January 1, 2023, then the obligations shall not exceed \$500,000 or exceed without any deduction \$50,000 for any unearned premium claim or refund under any one policy. Provides that in no event shall the Fund be obligated to pay an amount in excess of \$500,000 in the aggregate for all first-party and third-party claims under a policy or endorsement providing cybersecurity insurance coverage and arising out of or related to a single insured event, regardless of the number of claims made or number of claimants. Provides that the Illinois Insurance Guaranty Fund shall have the right to appoint or approve and to direct legal counsel and other service providers under any other insurance policies subject to the provisions, regardless of any limitations in the policy. Provides that the Fund may employ or retain such persons as are necessary to provide policy benefits and services. Provides that the Fund may, at its sole discretion and without assumption of any ongoing duty to do so, pay any cybersecurity insurance obligations covered by a policy of an insolvent company on behalf of a high net worth insured.	Monitor	2 <sup>nd</sup> Reading
All	Paid Family Leave	<a href="#">HB 1006 Flowers</a>	Creates the Paid Family Leave Act. Requires private employers with 50 or more employees to provide 6 weeks of paid leave to an employee who takes leave: (1) because of the birth of a child of the employee and in order to care for the child; (2) to care for a newly adopted child under 18 years of age or a newly placed foster child under 18 years of age or a newly adopted or newly placed foster child older than 18 years of age if the child is incapable of self-care because of a mental or physical disability; or (3) to care for a family member with a serious health condition. Provides that paid family leave shall be provided irrespective of the employer's leave policies; and shall be provided to an employee who has been employed by the employer for at least one year. Permits employees to voluntarily waive paid family leave. Provides that the Department of Labor may adopt any rules necessary to implement the Act.	Monitor	Rules
Life	Wage Insurance Act	<a href="#">HB 1014 Flowers</a>	Requires the Department of Employment Security to establish a Wage Insurance Program. Provides that an individual is eligible for wage insurance benefits if the individual is a claimant under the Unemployment Insurance Act at the time the individual obtains reemployment and is not employed by the employer from which the individual was last separated. Provides that benefits shall be paid in an amount sufficient to pay the difference between the wage received by the individual at the time of separation and the wages received by		Rules

ILHIC Key Bills  
2-24-23

			the individual from reemployment. Imposes a 0.4% payroll tax on employees beginning January 1, 2024. Provides that claims for wage insurance benefits may be filed beginning June 1, 2024. Contains provisions concerning the recovery of erroneous payments; hearings; civil penalties; unpaid taxes; rules; and other matters. Creates the Wage Insurance Fund as a special fund in the State treasury. Amends the State Finance Act to include the Wage Insurance Fund. Amends the Freedom of Information Act. Exempts from inspection and copying information that is exempt from disclosure under the Wage Insurance Act.		
Health	Wholesale Acquisition Cost	<a href="#">HB 1034</a> Flowers	Provides that the amendatory provisions apply to any manufacturer of a prescription drug that is purchased or reimbursed by specified parties. Provides that a manufacturer of a prescription drug with a wholesale acquisition cost of more than \$40 for a course of therapy shall notify specified parties if the increase in the wholesale acquisition cost of the prescription drug is more than 10%, including the proposed increase and cumulative increase. Provides that the notice of price increase shall be provided in writing at least 60 days prior to the planned date of the increase. Provides that no later than 30 days after notification of a price increase or new prescription drug the manufacturer shall report specified additional information to specified parties. Provides that a manufacturer of a prescription drug shall provide written notice if the manufacturer is introducing a new prescription drug to market at a wholesale acquisition cost that exceeds a specified threshold. Provides that failure to provide notice under the amendatory provisions shall result in a civil penalty of \$10,000 per day for every day after the notification period that the manufacturer fails to report the information. Requires the Department of Public Health to conduct an annual public hearing on the aggregate trends in prescription drug pricing. Requires the Department to publish on its website a report detailing findings from the public hearing and a summary of details from reports provided under the amendatory provisions, except for information identified as a trade secret or exempted under the Freedom of Information Act. Provides that the amendatory provisions shall not restrict the legal ability of a pharmaceutical manufacturer to change prices as permitted under federal law.		Rules
Health	Defined Cost Sharing Rx Drugs (Rebates)	<a href="#">HB 1054</a> Mayfield	Provides that a group or individual policy of accident and health insurance amended, delivered, issued, or renewed on or after January 1, 2024 that provides coverage for prescription drugs shall require that a covered individual's defined cost sharing for each prescription drug shall be calculated	Oppose	House Executive

ILHIC Key Bills  
2-24-23

			at the point of sale based on a price that is reduced by an amount equal to at least 100% of all rebates received in connection with the dispensation or administration of the prescription drug. Provides that an insurer shall apply any rebate amount in excess of the defined cost sharing amount to the health plan to reduce premiums. Provides that the provisions shall not preclude an insurer from decreasing a covered individual's defined cost sharing by an amount greater than the stated amount at the point of sale.		
Life	Credit information Prohibition	<a href="#">HB 1059</a> Mayfield	Amends the Use of Credit Information in Personal Insurance Act. Provides that, notwithstanding any other law, an insurer authorized to do business in the State may not use the credit information of an applicant or a policyholder as a factor to determine insurance rates for any private passenger automobile insurance policy that is amended, delivered, issued, or renewed on or after the effective date of the amendatory Act. Directs the Department of Insurance to adopt rules to enforce and administer this requirement.	Oppose	House Insurance Committee
Life	Felony Underwriting	<a href="#">HB 1068</a> Mayfield	Provides that an insurer or producer authorized to issue policies of insurance in the State may not make a distinction or otherwise discriminate between persons, reject an applicant, cancel a policy, or 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.	Oppose	House Insurance Committee
Health	Health Care For All	<a href="#">HB 1094</a> Flowers	Creates the Health Care for All Illinois Act. Provides that all individuals residing in this State are covered under the Illinois Health Services Program for health insurance. Sets forth requirements and qualifications of participating health care providers. Sets forth the specific standards for provider reimbursement. Provides that it is unlawful for private health insurers to sell health insurance coverage that duplicates the coverage of the program. Requires the State to establish the Illinois Health Services Trust to provide financing for the program. Sets forth the specific requirements for claims billed under the program. Provides that the program shall include funding for long-term care services and mental health services. Creates the Pharmaceutical and Durable Medical Goods Committee to negotiate the prices of pharmaceuticals and durable medical goods with suppliers or manufacturers on an open bid competitive basis. Provides that patients in the program shall have the same rights and privacy as they are entitled to under current State and federal law. Provides that the Commissioner, the Chief Medical Officer, the public State board members, and employees of the program shall be compensated in accordance with the current pay scale for State employees and as deemed professionally appropriate by the General Assembly. Effective July 1, 2023.	Oppose	House Health and Human Services Approp

ILHIC Key Bills  
2-24-23

Life	Family Leave Insurance Act	<a href="#">HB 1102</a> Flowers	Creates the Family Leave Insurance Act. Requires the Department of Employment Security to establish and administer a family leave insurance program. Provides family leave insurance benefits to eligible 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. Contains provisions concerning disqualification from benefits; premium payments; the amount and duration of benefits; the recovery of erroneous payments; hearings; defaulted premium payments; elective coverage; employment protection; coordination of family leave; defined terms; and other matters.	Monitor (opportunity for insurance product NCOIL language)	House Labor and Commerce
Health	HMO Referral	<a href="#">HB 1186</a> Croke	Amends the Health Maintenance Organization Act. Provides that the powers of a health maintenance organization include the voluntary use of a referral system for enrollees to access providers under contract with or employed by the health maintenance organization. Provides that the provisions shall not be construed as requiring the use of a referral system to obtain a certificate of authority. Changes the definition of "health care plan". Defines "referral system". Effective January 1, 2024	Support	2 <sup>nd</sup> reading House
Health	State Based Exchange	<a href="#">HB 1229</a> Jones	Amends the Illinois Health Benefits Exchange Law. Provides that the Department of Insurance has the authority to operate the Illinois Health Benefits Exchange. Provides that the Director of Insurance may require plans in the individual market to be made available for comparison on the exchange, but may not require all plans be purchased exclusively on the exchange. Provides that the Director may require that plans offered on the exchange conform with standardized plan designs. Provides that the Director may apply a monthly assessment to each health benefits plan sold in the Illinois Health Benefits Exchange according to specified rates. Provides that the Director shall establish an advisory committee to provide advice to the Director concerning the operation of the exchange and that the advisory committee shall include specified members. Provides that the Department shall also have the authority to coordinate the operations of the exchange with the operations of the State Medicaid program and the FamilyCare Program to determine eligibility for those programs as soon as practicable. Provides that the Department shall adopt rules. Removes provisions concerning small employer health insurance coverage and markets. Makes other changes. Effective January 1, 2024	Oppose (Monitor) This is not the Administration's State Based Exchange Bill	House Insurance Committee

ILHIC Key Bills  
2-24-23

All	Plan of Operation Life/Health Insurance Guaranty Fund	<a href="#">HB 1233</a> Jones	Amends the Illinois Life and Health Insurance Guaranty Association Law of the Illinois Insurance Code. Provides that the Illinois Life and Health Insurance Guaranty Association must submit a plan of operation to the Director of Insurance within 200 days.	Monitor	House Insurance Committee
Health	Health Plan Benefit Data	<a href="#">HB 1348</a> Collins	Provides that no later than July 1, 2024, each health plan and pharmacy benefit manager operating in this State shall, upon request of a covered individual, his or her health care provider, or an authorized third party on his or her behalf, furnish specified cost, benefit, and coverage data to the covered individual, his or her health care provider, or the third party of his or her choosing and shall ensure that the data is: (1) current no later than one business day after any change is made; (2) provided in real time; and (3) in a format that is easily accessible to the covered individual or, in the case of his or her health care provider, through an electronic health records system.		House Health Affordability and Access
All	Right to Know Act	<a href="#">HB 1381</a> Buckner	Provides that an operator of a commercial website or online service that collects personally identifiable information through the Internet about individual customers residing in Illinois who use or visit its commercial website or online service shall notify those customers of certain specified information pertaining to its personal information sharing practices. Requires an operator to make available certain specified information upon disclosing a customer's personal information to a third party, and to provide an e-mail address or toll-free telephone number whereby customers may request or obtain that information. Provides for a data protection safety plan. Provides for a right of action to customers whose rights are violated under the Act. Provides that any waiver of the provisions of the Act or any agreement that does not comply with the applicable provisions of the Act shall be void and unenforceable. Provides that no provision of the Act shall be construed to conflict with or apply to certain specified provisions of federal law or certain interactions with State or local government.	Monitor	Rules
Health	Reconstructive Services Domestic Violence Mandate	<a href="#">HB 1384</a> Cassidy	Provides that a group or individual policy of accident and health insurance that is amended, delivered, issued, or renewed on or after January 1, 2025 may not deny coverage for medically necessary reconstructive services that are intended to restore physical appearance. Amends the Medical Assistance Article of the Illinois Public Aid Code.	Neutral	House Insurance House

ILHIC Key Bills  
2-24-23

Health	Family Care Plans For Infants	<a href="#">HB 1468</a> Ford	Requires the Department of Public Health, in consultation with specified agencies and entities, to develop guidelines for hospitals, birthing centers, medical providers, Medicaid managed care organizations, and private insurers on how to conduct a family needs assessment and create a family care plan for an infant who may exhibit clinical signs of withdrawal from a controlled substance or medication. Requires an infant's family care plan to include a family needs assessment performed by a social worker or any other appropriate and trained individual or agency.	Monitor	Rules
Life	Family Medical Leave Act	<a href="#">HB 1530</a> Harper	Requires the Department of Employment Security to establish and administer a Family and Medical Leave Insurance Program that provides family and medical leave insurance benefits to eligible employees. Sets forth eligibility requirements for benefits under the Act. Contains provisions concerning disqualification from benefits; premium payments; the amount and duration of benefits; the recovery of erroneous payments; hearings; defaulted premium payments; elective coverage; employment protection; coordination of family and medical leave; defined terms; and other matters.	Monitor	House Labor and Commerce Committee
Health	Vaginal Estrogen Coverage Mandate	<a href="#">HB 1565</a> Stuart	Mandates coverage for coverage for one or more therapeutic equivalents versions of vaginal estrogen in its formulary. One must be included in the formulary without cost sharing. If a provider determines that there is a different estrogen to be provided, that estrogen shall be covered with no cost sharing.	Oppose	Insurance Committee House
Health	Provider Nondiscrimination	<a href="#">HB 1601</a> Hoffman	Prohibits issuers from discriminating with respect to participation of a non-participating provider, mandating issuers to reimburse these providers acting within the scope of the providers license, regardless if they are in network or not.	Oppose	House Insurance Committee
All	Dental Loss Ratio	<a href="#">HB 2070</a> Gong-Gershowitz	Provides that a health insurer or dental plan carrier that issues, sells, renews, or offers a specialized health insurance policy covering dental services shall, beginning July 1, 2023, annually submit to the Department of Insurance a dental loss ratio filing. Provides a formula for calculating minimum dental loss ratios. Sets forth provisions concerning minimum dental loss ratio requirements. Provides that the Department may adopt rules to implement the Act.	Oppose	Insurance Committee House
All	Dental Care Reimbursement	<a href="#">HB 2071</a> Gong-Gershowitz	Provides that no insurer, dental service plan corporation, professional service corporation, insurance network leasing company, or any company that amends, delivers, issues, or renews an individual or group policy of accident	Oppose	House Insurance

ILHIC Key Bills  
2-24-23

			and health insurance on or after the effective date of the amendatory Act shall require a dental care provider to incur a fee to access and obtain payment or reimbursement for services provided. Provides that a dental plan carrier shall provide a dental care provider with 100% of the contracted amount of the payment or reimbursement. Effective immediately.		Committee
All	Dental Network Plan Change	<a href="#">HB 2072</a> Gong-Gershowitz	In provisions concerning provider notification of dental plan changes, provides that no insurer, service corporation, dental service plan corporation, insurance network leasing company, or any company that issues, delivers, amends, or renews an individual or group policy of accident and health insurance on or after the effective date of the amendatory Act that provides dental insurance may automatically enroll a provider in a leased network without the provider's written consent. Provides that any contract entered into or renewed on or after the effective date of the amendatory Act that allows the rights and obligations of the contract to be assigned or leased to another insurer shall provide for notice that informs each provider in writing via certified mail 90 days before any scheduled assignment or lease of the network to which the provider is a contracted provider (rather than shall provide notice of that assignment or lease within 30 days after the assignment or lease to the contracting dentist). Provides that an insurer, service corporation, dental service plan corporation, insurance network leasing company, or any company that issues, delivers, amends, or renews an individual or group policy of accident and health insurance on or after the effective date of the amendatory Act that provides dental insurance that leases or assigns its network shall not cancel a network participating dentist's contractual relationship or otherwise penalize a network participating dentist in any way based on whether or not the dentist accepts the terms of the assignment or lease.	Oppose	House Insurance Committee
Health	Coverage Mandate low-dose Mammography	<a href="#">HB 2078</a> Faver Dias	Amends the Accident and Health Article of the Illinois Insurance Code. Provides that coverage for screening by low-dose mammography for all women 35 years of age or older for the presence of occult breast cancer shall include a screening MRI or ultrasound (rather than a screening MRI when medically necessary, as determined by a physician licensed to practice medicine in all of its branches).	Oppose	Healthcare Availability and Access
All	Insurance Data Security Law	<a href="#">HB 2130</a> Morgan	Sets forth provisions concerning an information security program, investigations of cybersecurity events, and notifications of cybersecurity events. Provides that the Director of Insurance shall have power to examine and investigate into the affairs of any licensee to determine whether the licensee has been or is engaged in any conduct in violation of the Act. Provides that whenever the		Cyber Security Data Committee



ILHIC Key Bills  
2-24-23

			Director has reason to believe that a licensee has been or is engaged in conduct in the State which violates the Act, the Director may take action that is necessary or appropriate to enforce the provisions of the Act. Provides that any documents, materials, or other information in the control or possession of the Department of Insurance that are furnished by a licensee or an employee or agent acting on behalf of a licensee or that are obtained by the Director in an investigation or examination shall be confidential by law and privileged, shall not be subject to the Freedom of Information Act, shall not be subject to subpoena, and shall not be subject to discovery or admissible in evidence in any private civil action.		
Health	Insulin Co-Pay Cap \$35	<a href="#">HB 2189</a> Guzzardi	In provisions concerning cost sharing in prescription insulin drugs, provides that an insurer that provides coverage for prescription insulin drugs under the terms of a health coverage plan the insurer offers shall limit the total amount that an insured is required to pay for a 30-day supply of covered prescription insulin drugs at an amount not to exceed \$35 (rather than \$100). Effective immediately.	Oppose	House Rx Drug Affordability and Access
Life	Insurance Motor Vehicles	<a href="#">HB 2203</a> Guzzardi	Provides that every insurer or insurance company group selling automobile liability insurance in the State shall demonstrate that its marketing, underwriting, rating, claims handling, fraud investigations, and any algorithm or model used for those business practices do not disparately impact any group of customers based on race, color, national or ethnic origin, religion, sex, sexual orientation, disability, gender identity, or gender expression. Provides that no rate shall be approved or remain in effect that is excessive, inadequate, unfairly discriminatory, or otherwise in violation of the provisions. Provides that every insurer that desires to change any rate shall file a complete rate application with the Director of Insurance.	Oppose	House Insurance Committee
Health	Pap Test and Prostate testing Coverage Mandate Gender	<a href="#">HB 2350</a> Cassidy	In provisions concerning pap tests and prostate cancer screenings, provides that required coverage includes an annual cervical smear or Pap smear test for all (rather than female) insureds. Provides that required coverage includes an annual prostate cancer screening for insureds (rather than male insureds) upon the recommendation of a physician licensed to practice medicine in all of its branches for specified individuals. Provides that required coverage includes an annual prostate cancer screening for insureds who are age 40 and over with a genetic predisposition to prostate cancer.		Insurance Committee
Health	Colonoscopy Coverage Mandate	<a href="#">HB 2385</a> Nichols	Provides that a group or individual policy of accident and health insurance or managed care plan amended, delivered, issued, or renewed on or after January 1, 2024 shall provide coverage for a colonoscopy determined to be medically necessary for persons aged 39 years old to 75 years old.	Neutral	Rules
Health	Air Ambulance	<a href="#">HB 2391</a> Scherer	Provides that ground ambulance services are subject to provisions concerning billing for emergency services and nonparticipating providers. Changes the definition of "health care provider" to include ground ambulance services. Effective immediately.		Rules



ILHIC Key Bills  
2-24-23

Health	Hearing Aid Coverage Mandates	<a href="#">HB 2443</a> Chung	Provides that an individual or group policy of accident and health insurance or managed care plan that is amended, delivered, issued, or renewed after the effective date of the amendatory Act must provide coverage for medically necessary hearing instruments and related services for all individuals (rather than all individuals under the age of 18) when a hearing care professional prescribes a hearing instrument to augment communication. Makes conforming changes, including repealing provisions concerning optional coverage or optional reimbursement for hearing instruments and related services. Effective January 1, 2025.		Rules
Health	Senior Fitness Coverage Mandate	<a href="#">HB 2445</a> Manley	Provides that a group or individual policy of accident and health insurance or a managed care plan that is amended, delivered, issued, or renewed on or after the effective date of the amendatory Act shall provide coverage for basic fitness center membership costs for individuals 65 years of age and older. Makes conforming changes in the State Employees Group Insurance Act of 1971, the Counties Code, the Illinois Municipal Code, the School Code, the Health Maintenance Organization Act, the Limited Health Service Organization Act, the Voluntary Health Services Plans Act, and the Illinois Public Aid Code.	Oppose	Rules
Health	Adverse Determination	<a href="#">HB 2472</a> Morgan	Department's Adverse Determination bill	Oppose (working with Department)	House Insurance Committee
Health	Eating Disorder Task Force	<a href="#">HB 2498</a> Costa Howard	Creates the Eating Disorder Treatment Parity Task Force within the Department of Insurance to review reimbursement to eating disorder treatment providers in Illinois as well as out-of-state providers of similar services. Provides for the membership of the Task Force. Provides that the Task Force shall elect a chairperson from its membership and shall have the authority to determine its meeting schedule, hearing schedule, and agendas. Provides that appointments shall be made within 60 days after the effective date of the amendatory Act. Provides that the Task Force shall review insurance plans and rates and provide recommendations for rules, and the findings, recommendations, and other information determined by the Task Force to be relevant shall be made available on the Department's website. Provides that the Task Force shall submit findings and recommendations to the Director of Insurance, the Governor, and the General Assembly by December 31, 2023. Provides for repeal of the provisions on January 1, 2025.		House Mental Health and Addiction
Health	Network Adequacy Specialists	<a href="#">HB 2580</a> Hauter	Provides that the Department of Insurance shall determine whether the network plan at each in-network hospital and facility has a sufficient number of hospital-based medical specialists to ensure that covered persons have reasonable and timely access to such in-network physicians and the services they direct or supervise. Defines "hospital-based medical specialists".		Rules

ILHIC Key Bills  
2-24-23

Health	Medicare Reimbursement Rate pending resolution	<a href="#">HB 2581</a> Hauter	Provides that for any bill submitted to arbitration, the health insurance issuer shall pay the provider or facility at least the current Medicare reimbursement rate pending the resolution of the arbitration.	Oppose	Rules
Health	Repeal Reproductive Health Act	<a href="#">HB 2606</a> Niemerg	Repeals the Reproductive Health Act		Rules
Health	Short Term Limited Duration Plans	<a href="#">HB 2613</a> Davis	Provides that any short-term, limited duration health insurance coverage policy that is delivered or issued for delivery in the State must have an expiration date in the policy that is less than 181 days after the effective date or December 31 of the current year, whichever is later (rather than must have an expiration date in the policy that is less than 181 days after the effective date).		Rules
Health	Electronic Communications	<a href="#">HB 2779</a> Rita	Provides that the plan sponsor of a health benefit plan may, on behalf of persons covered by the plan, provide the consent to the mailing of all communications related to the plan by electronic means and to the electronic delivery of any health insurance identification card; that before consenting on behalf of a party, a plan sponsor must confirm that the party routinely uses electronic communications during the normal course of employment; and that before providing communications or delivery by electronic means, the insurer providing the health benefit plan must provide the covered person an opportunity to opt out of communications or delivery by electronic means.		Rules
Health	Proton Beam Mandate	<a href="#">HB 2799</a> Hammond	Provides that a group or individual policy of accident and health insurance or managed care plan that is amended, delivered, issued, or renewed after the effective date of the amendatory Act that provides coverage for the treatment of cancer shall not apply a higher standard of clinical evidence for the coverage of proton beam therapy than the insurer applies for the coverage of any other form of radiation therapy treatment. Provides that a group or individual policy of accident and health insurance or managed care plan that is amended, delivered, issued, or renewed after the effective date of the amendatory Act that provides coverage or benefits to any resident of this State for radiation oncology shall include coverage or benefits for physician-prescribed proton beam therapy for the treatment of cancer as recommended by the patient's physician.	Oppose	Rules
Health	White Bagging	<a href="#">HB 2814</a> Lilly	Provides that a health benefit plan amended, delivered, issued, or renewed on or after January 1, 2023 that provides prescription drug coverage or its contracted pharmacy benefit manager shall not engage in or require an enrollee to engage in specified prohibited acts. Provides that a clinician-administered drug supplied shall meet the supply chain security controls and chain of distribution set by the federal Drug Supply Chain Security Act.	Oppose	Rules
Health	Health Gaps Study	<a href="#">HB 2815</a> Lilly	Requires the Department of Insurance to conduct a study to better understand the gaps in health insurance coverage for uninsured residents, including the	Monitor	Rules

ILHIC Key Bills

2-24-23

			reasons why individuals are uninsured and whether insured individuals are insured through an employer-sponsored plan or through the Illinois health insurance marketplace. Requires the Department to submit a report of its findings and recommendations to the General Assembly 12 months after the effective date of the amendatory Act. Amends the Hospital Licensing Act and the University of Illinois Hospital Act. Provides that hospitals licensed under the Act shall provide health insurance coverage to all of their workforce.		
Health	Mental Health Care Access	<a href="#">HB 2847</a> Lilly	Provides that a group or individual policy of accident and health insurance or a managed care plan that is amended, delivered, issued, or renewed on or after January 1, 2025 shall cover all medically necessary out-of-network mental health visits, treatment, and services provided by a mental health provider or facility. Provides that a group or individual policy of accident and health insurance or managed care plan that is amended, delivered, issued, or renewed on or after January 1, 2025 shall provide coverage for 2 annual mental health prevention and wellness visits for children and for adults. Provides that a group or individual policy of accident and health insurance or managed care plan that is amended, delivered, issued, or renewed on or after January 1, 2025 shall not require the diagnosis of a mental, emotional, or nervous disorder or condition to establish medical necessity for mental health care, services, or treatment. Provides that the Department of Insurance shall contract with an independent third party with expertise in analyzing commercial insurance premiums and costs to perform an independent analysis of the impact of the coverage of services pursuant to the provisions has had on insurance premiums.	Oppose	Rules
Health	Nonparticipating Providers	<a href="#">HB 3030</a> Morgan	ISMS Batching Bill (Aligns with Federal No Surprises Act)	Neutral	House Insurance Committee
Health	Prosthetic Device Mandate	<a href="#">HB 3036</a> Guzzardi	Provides that with respect to an enrollee at any age, in addition to coverage of a prosthetic or custom orthotic device, benefits shall be provided for a prosthetic or custom orthotic device determined by the enrollee's provider to be the most appropriate model that is medically necessary for the enrollee to perform physical activities, as applicable, such as running, biking, swimming, and lifting weights, and to maximize the enrollee's whole body health and strengthen the lower and upper limb function. Provides that the requirements of the provisions do not constitute an addition to the State's essential health benefits that requires defrayal of costs by the State pursuant to specified federal law.	Oppose	Rules
Life	Cemeteries	HB 3102 Andrade	Defines "average fair market value", "total return percentage", and "net income". Provides that a trustee may apply to the Comptroller to establish a master trust fund in which deposits are made. Allows a cemetery authority to take distributions from its fund either by distributing ordinary income or total return distribution. Requires an application for the implementation of the total return		Rules

ILHIC Key Bills  
2-24-23

			distribution method to be submitted to the Comptroller at least 120 days before the effective date of the election to receive total return distribution. Allows, where no receiver is available, a circuit court to order a willing local municipality, township, county, or city to take over the cemetery. Repeals a provision regarding the use of care funds.		
Health	Contraceptive Coverage Mandate	<a href="#">HB 3148</a> Avelar	Provides that an individual or group policy of accident and health insurance amended, delivered, issued, or renewed in the State after January 1, 2024 shall provide coverage for emergency contraceptives. Effective immediately.		Rules
Health	Coronary Calcium Scan	<a href="#">HB 3183</a> Weber	Provides that an individual or group policy of accident and health insurance that is amended, delivered, issued, or renewed on or after January 1, 2025 shall cover a medically necessary coronary calcium scan and scoring every 24 months for individuals over the age of 40. Defines "coronary calcium scan and scoring". Makes conforming changes in the State Employees Group Insurance Act of 1971, the Counties Code, the Illinois Municipal Code, the School Code, the Health Maintenance Organization Act, the Limited Health Service Organization Act, the Voluntary Health Services Plans Act, and the Medical Assistance Article of the Illinois Public Aid Code. Effective January 1, 2024.	Neutral	Rules
Health	Saliva Cancer Test	<a href="#">HB 3202</a> Sanalidro	Provides that an individual or group policy of accident and health insurance that is amended, delivered, issued, or renewed on or after January 1, 2025 shall cover a medically necessary home saliva cancer screening every 24 months. Makes conforming changes in the State Employees Group Insurance Act of 1971, the Counties Code, the Illinois Municipal Code, the School Code, the Health Maintenance Organization Act, the Limited Health Service Organization Act, the Voluntary Health Services Plans Act, and the Medical Assistance Article of the Illinois Public Aid Code. Effective January 1, 2024.	Neutral	Rules
Health	Health Care Rare Condition Mandate	<a href="#">HB 3229</a> LaPointe	Amends the Illinois Insurance Code to require an insurance policy to provide coverage for medically necessary treatments for genetic, rare, unknown or unnamed, and unique conditions, including Ehlers-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 coverage required under the Section.	Oppose	Rules

ILHIC Key Bills  
2-24-23

Health	Behavioral Health Crisis Care	<a href="#">HB3230</a> LaPointe	Requires the Department of Human Services, Division of Mental Health, to use an independent third-party expert to conduct a cost analysis and determine actuarially sound costs associated with developing and maintaining a statewide initiative for the coordination and delivery of the continuum of behavioral health crisis response services in the State, including crisis call centers, mobile crisis response team services, crisis receiving and stabilization centers, and other acute behavioral health services. Contains provisions concerning recommendations on multiple sources of funding that could potentially be utilized to support a sustainable and comprehensive continuum of behavioral health crisis response services; a behavioral health crisis workforce; an action plan; a stakeholder working group to develop recommendations to coordinate programming and strategies to support a cohesive behavioral health crisis response system; and other matters.	Oppose	Rules
Health	Neonatal Cost Care	<a href="#">HB 3251</a> Rita	Amends the Accident and Health Article of the Illinois Insurance Code. Provides that no health insurer may charge a patient out-of-network rates for neonatal care at any hospital.	Oppose	Rules
All	Market Conduct Study	<a href="#">HB 3325</a> Jones	Provides that the Department of Insurance shall file any market conduct studies seeking to levy fines against an insurance company with the General Assembly before each legislative session and the General Assembly must approve before any fines are required. Provides that the Department of Insurance shall conduct a hearing with the House Insurance Committee and Senate Insurance Committee before any further proceedings occur. Provides that before the release of announcements of the fines to the public, there shall be an appeal process scheduled within 30 days after the committee hearings.	Support	Rules
Health	Menopause Society Mandate	<a href="#">HB 3347</a> Costa Howard	Provides that a group or individual policy of accident and health insurance that is amended, delivered, issued, or renewed on or after the effective date of the amendatory Act shall provide, for individuals 40 years of age and older, coverage for an annual menopause health visit with a North American Menopause Society Certified Menopause Practitioner without imposing a deductible, coinsurance, copayment, or any other cost-sharing requirement upon the insured.	Oppose	Rules
Health	Drugs From Canada	<a href="#">HB 3490</a> Huynh	Provides that the Department of Public Health shall establish the canadian prescription drug importation program for the importation of safe and effective prescription drugs from Canada which have the highest potential for cost savings to the State. Provides that the Department shall contract with a vendor to provide services under the program. Provides that by December 1, 2023, and each year thereafter, the vendor shall develop a wholesale prescription drug importation list identifying the prescription drugs that have the highest potential for cost savings to the State. Provides that the vendor shall identify Canadian suppliers that are in full compliance with the provisions of the Act and contract with the Canadian suppliers to import drugs under the program. Provides for: a bond requirement; requirements for eligible prescription drugs; requirements for eligible Canadian suppliers; requirements	Monitor	Rules

ILHIC Key Bills  
2-24-23

			for eligible importers; distribution requirements; federal approval; prescription drug supply chain documentation; immediate suspension of specified imported drug; requirements of an annual report; notification of federal approval.		
Health	Medicaid Option	<a href="#">HB 3496</a> Olickal	Provides that on or after the effective date of the amendatory Act, an insurer shall allow a covered individual to purchase a health plan offered pursuant to the medical assistance program under the Illinois Public Aid Code.		Rules
Health	Protect Health Data Act	<a href="#">HB 3603</a> Williams	Provides that a regulated entity shall disclose and maintain a health data privacy policy that, in plain language, clearly and conspicuously discloses specified information. Provides that a regulated entity shall prominently publish its health data privacy policy on its website homepage. Provides that a regulated entity shall not collect, share, sell, or store categories of health data not disclosed in the health data privacy policy without first disclosing the categories of health data and obtaining the consumer's consent prior to the collection, sharing, selling, or storing of such data. Prohibits the collection, sharing, selling, or storing of health data. Describes the regulated entity's duty to obtain consent; the consumer's right to withdraw consent; prohibitions on discrimination; prohibitions on geofencing; a private right of action; enforcement by the Attorney General; and conflicts with other laws.		Rules
Health	PBM Information Disclosure	<a href="#">HB 3631</a> Huynh	Amends the Pharmacy Benefit Managers Article of the Illinois Insurance Code. Provides that a pharmacy benefit manager shall not prohibit a pharmacist or pharmacy from, or indirectly punish a pharmacist or pharmacy for, making any written or oral statement or otherwise disclosing information to any federal, State, county, or municipal official, including the Director of Insurance or law enforcement, or before any State, county, or municipal committee, body, or proceeding under specified circumstances. Provides that the provisions apply to contracts entered into or renewed on or after July 1, 2023 (rather than July 1, 2022).		Rules
Health	Epinephrine Cost	<a href="#">HB 3639</a> Mason	Provides that an insurer that provides coverage for medically necessary epinephrine injectors shall limit the total amount that an insured is required to pay for a twin-pack of medically necessary epinephrine injectors at an amount not to exceed \$60, regardless of the type of epinephrine injector. Provides that nothing in the provisions prevents an insurer from reducing an insured's cost sharing by an amount greater than the specified amount. Provides that the Department of Insurance may adopt rules as necessary to implement and administer the provisions.	Oppose	Rules
All	Vision Care Regulation Act	<a href="#">HB 3725</a> Moeller	Creates the Vision Care Regulation Act (Similar to Castro's Vision Bill)	Oppose	Rules
Health	PBM Prohibitions	<a href="#">HB 3761</a> Guzzardi	Provides that a pharmacy benefit manager may not prohibit a pharmacy or pharmacist from selling a more affordable alternative to the covered person if a more affordable alternative is available. Provides that a pharmacy benefit manager shall not reimburse a pharmacy or pharmacist in this State an amount	Oppose	Rules



ILHIC Key Bills  
2-24-23

			less than the amount that the pharmacy benefit manager reimburses a pharmacy benefit manager affiliate for providing the same pharmaceutical product. Provides that a pharmacy benefit manager is prohibited from conducting spread pricing in the State. Sets forth provisions concerning pharmacy network participation, fiduciary responsibility, and pharmacy benefit manager transparency. Provides that a pharmacy benefit manager shall report to the Director on a quarterly basis and that the report is confidential and not subject to disclosure under the Freedom of Information Act. Provides that the provisions apply to contracts entered into or renewed on or after July 1, 2023 (rather than July 1, 2022). Defines terms. Amends the Network Adequacy and Transparency Act. Sets forth provisions concerning pharmacy benefit manager network adequacy. Makes other changes.		
Life	Preneed Cemetery Sales	<a href="#">HB 3775</a> Tarver	Provides that the pre-need contract shall provide, if applicable, that if the purchaser does not pay the costs associated with the opening or closing of an undeveloped interment, inurnment, or entombment space, the seller may repossess the undeveloped interment, inurnment, or entombment space.	Monitor	Rules
Health	PBM Steering Prohibition	<a href="#">HB 3787</a> Lilly	Provides that a pharmacy benefit manager shall not: steer a beneficiary; order a covered individual to fill a prescription or receive pharmacy care services from an affiliated pharmacy; reimburse a pharmacy or pharmacist for a pharmaceutical product or pharmacist service in an amount less than the amount that the pharmacy benefit manager reimburses itself or an affiliate for providing the same product or services; offer or implement plan designs that require patients to use an affiliated pharmacy; or advertise, market, or promote a pharmacy by an affiliate to patients or prospective patients	Oppose	Rules
Health	Low Tone Hearing Impairment Mandate	<a href="#">HB 3809</a> DeLuca	Provides that a group or individual policy of accident and health insurance amended, delivered, issued, or renewed on or after the effective date of the amendatory Act shall provide coverage for therapy, diagnostic testing, and equipment necessary to increase quality of life for children who have been clinically or genetically diagnosed with any disease, syndrome, or disorder that includes low tone neuromuscular impairment, neurological impairment, or cognitive impairment. Provides that the coverage shall include 315 combined therapy sessions per year.	Oppose	Rules
All	Parks and Rec Exemption (Paid Leave)	<a href="#">HB 3810</a> DeLuca	If and only if Senate Bill 208 of the 102nd General Assembly becomes law, amends the Paid Leave for All Workers Act by providing that the definition of "employer" does not include municipalities that have a parks and recreation department.	Monitor	Rules
Health	First Responder/ Veteran Cost Share	<a href="#">HB 3812</a> Guerrero-Cuellar	Provides that a group or individual policy of accident and health insurance or managed care plan amended, delivered, issued, or renewed on or after the effective date of the amendatory Act shall provide any mental health treatment coverage without imposing a deductible, coinsurance, copayment, or any other cost-sharing requirement for any police officer, firefighter, emergency medical services personnel, or veteran.	Oppose	Rules



ILHIC Key Bills  
2-24-23

Health	Medicare for All	<a href="#">HB 3855</a> Huynh	Provides that all individuals residing in the State are covered under the Illinois Health Services Program for health insurance. Sets forth the health coverage benefits that participants are entitled to under the Program. Sets forth the qualification requirements for participating health providers. Sets forth standards for provider reimbursement. Provides that it is unlawful for private health insurers to sell health insurance coverage that duplicates the coverage of the Program. Provides that investor-ownership of health delivery facilities is unlawful. Provides that the State shall establish the Illinois Health Services Trust to provide financing for the Program. Sets forth the requirements for claims billing under the Program. Provides that the Program shall include funding for long-term care services and mental health services. Provides that the Program shall establish a single prescription drug formulary and list of approved durable medical goods and supplies. Creates the Pharmaceutical and Durable Medical Goods Committee to negotiate the prices of pharmaceuticals and durable medical goods with suppliers or manufacturers on an open bid competitive basis. Sets forth provisions concerning patients' rights. Provides that the employees of the Program shall be compensated in accordance with the current pay scale for State employees and as deemed professionally appropriate by the General Assembly. Effective January 1, 2024.	Oppose	Rules
Health	Policy Readability	<a href="#">HB 3861</a> Benton	Requires insurance policies to be written in language easily readable and understandable by a person of average intelligence and education. Provides the factors the Director of Insurance shall consider in making the determination that the policy is easily readable and understandable by a person of average intelligence and education.		Rules
Health	Cranial Prosthesis Mandate	<a href="#">HB 3920</a> Meyers-Martin	Provides that a group or individual policy of accident and health insurance or a managed care plan that is amended, delivered, issued, or renewed on or after the effective date of the amendatory Act shall provide coverage for cranial prostheses when prescribed as part of a course of rehabilitative treatment by a physician licensed to practice medicine in all of its branches. Makes conforming changes in the Health Maintenance Organization Act, the Limited Health Service Organization Act, the Voluntary Health Services Plans Act, and the Medical Assistance Article of the Illinois Public Aid Code	Oppose	Rules
Health	Congenital Anomaly Mandate	<a href="#">HB 3974</a>	Provides that an individual or group policy of accident and health insurance amended, delivered, issued, or renewed after the effective date of the amendatory Act shall cover charges incurred and services provided for outpatient and inpatient care in conjunction with services that are provided to a covered individual related to the diagnosis and treatment of a congenital anomaly or birth defect. Provides that the required coverage includes any service to functionally improve, repair, or restore any body part involving the cranial facial area that is medically necessary to achieve normal function or appearance. Provides that any coverage provided may be subject to coverage limits, such as pre-authorization or pre-certification, as required by the plan or issuer that are no more restrictive than the predominant treatment limitations	Oppose	Rules

ILHIC Key Bills  
2-24-23

			applied to substantially all medical and surgical benefits covered by the plan. Provides that the coverage does not apply to a policy that covers only dental care. Defines "treatment". Effective January 1, 2024.		
Health	Home Equipment Reimbursement	<a href="#">SB 1422</a> Joyce	Provides that if the policies, agreements, or arrangements of an insurer operate unreasonably in restricting an insured individual's ability to obtain home medical equipment, then an insurer is required to reasonably reimburse its insured for expenses incurred due to the unreasonable restriction. Defines "arrangement".	Oppose	Assignments
Health	Insulin Pump coverage Mandate	<a href="#">SB 54</a> Fine	Amends the Illinois Insurance Code. Provides that coverage for self-management training and education, equipment, and supplies for diabetes treatment shall include insulin pumps and medical supplies required for the use of an insulin pump when medically necessary and prescribed by a physician licensed to practice medicine in all of its branches.	Oppose (amendment with effective date change forthcoming)	Senate Insurance
Health	Medicare Enrollment Period	<a href="#">SB 56</a> Fine	Amends the Illinois Insurance Code. In provisions concerning Medicare supplement policy minimum standards, provides that if an individual is at least 65 years of age but no more than 75 years of age and has an existing Medicare supplement policy, then the individual is entitled to an annual open enrollment period lasting 45 days, commencing with the individual's birthday, and the individual may purchase any Medicare supplement policy with the same issuer or any affiliate authorized to transact business in the State (instead of only the same issuer) that offers benefits equal to or lesser than those provided by the previous coverage.	Oppose	Senate Insurance
All	Genetic Information Prohibition	<a href="#">SB 68</a> Fine	Provides that, with regard to any policy, contract, or plan offered, entered into, issued, amended, or renewed on or after January 1, 2024 by a health insurer, life insurer, or long-term care insurer authorized to transact insurance in this State, a health insurer, life insurer, or long-term care insurer may not: (1) cancel, limit, or deny coverage or establish differentials in premium rates based on a person's genetic information; or (2) require or solicit an individual's genetic information, use an individual's genetic test results, or consider an individual's decisions or actions relating to genetic information or a genetic test in any manner for any insurance purpose. Provides that the provisions may not be construed as preventing a life insurer or long-term care insurer from accessing an individual's medical record as part of an application exam. Provides that nothing in the provisions prohibits a life insurer or long-term care	Oppose	Senate Insurance

ILHIC Key Bills  
2-24-23

			insurer from considering a medical diagnosis included in an individual's medical record, even if the diagnosis is based on the results of a genetic test. Effective July 1, 2023.		
All	Cybersecurity	<a href="#">SB 89</a> Harris	Provides that if the entry of an Order of Liquidation occurs on or after January 1, 2023, then the obligations shall not exceed \$500,000 or exceed without any deduction \$50,000 for any unearned premium claim or refund under any one policy. Provides that in no event shall the Fund be obligated to pay an amount in excess of \$500,000 in the aggregate for all first-party and third-party claims under a policy or endorsement providing cybersecurity insurance coverage and arising out of or related to a single insured event, regardless of the number of claims made or number of claimants. Provides that the Illinois Insurance Guaranty Fund shall have the right to appoint or approve and to direct legal counsel and other service providers under any other insurance policies subject to the provisions, regardless of any limitations in the policy. Provides that the Fund may employ or retain such persons as are necessary to provide policy benefits and services. Provides that the Fund may, at its sole discretion and without assumption of any ongoing duty to do so, pay any cybersecurity insurance obligations covered by a policy of an insolvent company on behalf of a high net worth insured.		2 <sup>nd</sup> Reading Senate
Health	Coverage and Deductible Year Alignment	<a href="#">SB 92</a> Fine	Provides that the Director of Insurance shall issue rules to establish specific standards which may cover, but shall not be limited to, alignment of an accident and health insurance policy's coverage year and deductible year for the purpose of determining patient out-of-pocket cost-sharing limits. Defines "coverage year" and "deductible year".		Assignm ents
Health	PANDAS Coverage Mandate	<a href="#">SB 101</a> Fine	Provides that no group or individual policy of accident and health insurance or managed care plan shall deny or delay coverage for medically necessary treatment because the insured, enrollee, or beneficiary previously received any treatment, including the same or similar treatment, for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections or pediatric acute onset neuropsychiatric syndrome, or because the insured, enrollee, or beneficiary has been diagnosed with or receives treatment for an otherwise diagnosed condition. Provides that coverage of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome shall adhere to the treatment recommendations developed by a medical professional consortium convened for the purposes of researching, identifying, and publishing best practice standards for diagnosis and treatment of such	Neutral (negotia ted in previous general assembl y)	2 <sup>nd</sup> Reading Senate

ILHIC Key Bills  
2-24-23

			disorders or syndrome that are accessible for medical professionals and are based on evidence of positive patient outcomes. Provides that coverage for any form of medically necessary treatment shall not be limited over a lifetime of an insured, enrollee, or beneficiary, unless the patient is no longer benefiting from the treatment, or by policy period.		
Health	HMO In-Network Referral	<a href="#">SB 130</a> Fine	Provides that the powers of a health maintenance organization include the voluntary use of a referral system for enrollees to access providers under contract with or employed by the health maintenance organization. Provides that the provisions shall not be construed as requiring the use of a referral system to obtain a certificate of authority.	Support	Assignments
Health	Reproductive Healthcare Network Adequacy	<a href="#">SB 241</a> Ellman	Provides that an insurer providing a network plan shall file a description with the Director of Insurance of written policies and procedures on how the network plan will provide 24-hour, 7-day per week access to reproductive health care. Provides that the Department of Insurance shall consider establishing ratios for reproductive health care physicians or other providers. Effective July 1, 2024, except that certain changes take effect January 1, 2025.	Oppose	Assignments
Health	Insurance Waiver ACA	<a href="#">SB 288</a> Rezin	Prohibits the State from applying for any federal waiver that would reduce or eliminate any protection or coverage required under the Patient Protection and Affordable Care Act (Affordable Care Act) that was in effect on January 1, 2017, including, but not limited to, any protection for persons with preexisting conditions and coverage for services identified as essential health benefits under the Affordable Care Act. Provides that the State or an agency of the executive branch may apply for such a waiver only if granted authorization by the General Assembly through joint resolution. Amends the Illinois Insurance Code. Prohibits the State from applying for any federal waiver that would permit an individual or group health insurance plan to reduce or eliminate any protection or coverage required under the Affordable Care Act that was in effect on January 1, 2017, including, but not limited to, any protection for persons with preexisting conditions and coverage for services identified as essential health benefits under the Affordable Care Act. Provides that the State or an agency of the executive branch may apply for such a waiver only if granted authorization by the General Assembly through joint resolution. Amends the Illinois Public Aid Code. Prohibits the State or an agency of the executive branch from applying for any federal Medicaid waiver that would result in more restrictive standards, methodologies, procedures, or other requirements than those that were in effect in Illinois as of January 1, 2017 for the Medical Assistance Program, the Children's Health Insurance Program, or	Monitor	Assignments

ILHIC Key Bills  
2-24-23

			any other medical assistance program in Illinois operating under any existing federal waiver authorized by specified provisions of the Social Security Act. Provides that the State or an agency of the executive branch may apply for such a waiver only if granted authorization by the General Assembly through joint resolution. Effective immediately.		
Health	Riding Therapy Coverage Mandate	<a href="#">SB 311</a> Murphy	Amends the Illinois Insurance Code. Provides that a group or individual policy of accident and health insurance or managed care plan that is amended, delivered, issued, or renewed after the effective date of the amendatory Act shall provide coverage for hippotherapy and other forms of therapeutic riding.	Oppose	Senate Insurance
Health	Rate Review	<a href="#">SB 324</a> Fine	Provides that all individual and small group accident and health policies written subject to certain federal standards must file rates with the Department of Insurance for approval. Provides that unreasonable rate increases or inadequate rates shall be disapproved. Provides that when an insurer files a schedule or table of premium rates for individual or small employer health benefit plans, the Department of Insurance shall post notice of the premium rate filings, rate filing summaries, and other information about the rate increase or decrease online on the Department's website. Provides that the Department shall open a 30-day public comment period on the date that a rate filing is posted on the website. Provides that after the close of the public comment period, the Department shall issue a decision to approve, disapprove, or modify a rate filing, and post the decision on the Department's website. Provides that the Department shall adopt rules implementing specified procedures. Defines "inadequate rate" and "unreasonable rate increase".	Oppose	Assignments
Life	Zip-Code Prohibition	<a href="#">SB 1227</a> Preston	Amends the Illinois Insurance Code. Provides that an insurer authorized to do business in the State may not use an individual's zip code in underwriting or rating insurance coverage, including the determination of premium rates.	Oppose	Senate Insurance
Life	Family Medical Leave Program	<a href="#">SB 1234</a> Villivalam	Creates the Family and Medical Leave Insurance Program Act. Requires the Department of Employment Security to establish and administer a Family and Medical Leave Insurance Program that provides family and medical leave insurance benefits to eligible employees. Sets forth eligibility requirements for benefits under the Act. Contains provisions concerning disqualification from benefits; premium payments; the amount and duration of benefits; the recovery of erroneous payments; hearings; defaulted premium payments; elective coverage; employment protection; coordination of family and medical leave; defined terms; and other matters. Amends the State Finance Act.	Monitor	Assignments

ILHIC Key Bills  
2-24-23

			Creates the Family and Medical Leave Insurance Account Fund. Provides phase-in periods for the collection of money and making of claims for benefits under the Act. Effective January 1, 2024.		
Health	Liver Disease Benefit Coverage Mandate	<a href="#">SB 1282</a> Simmons	Mandates coverage for preventative screening for all over 18 at high risk for liver disease without cost sharing.	Oppose	Senate Insurance
All	Dental Reimbursement	<a href="#">SB 1289</a> Fine	Provides that no insurer, dental service plan corporation, professional service corporation, insurance network leasing company, or any company that amends, delivers, issues, or renews an individual or group policy of accident and health insurance on or after the effective date of the amendatory Act shall require a dental care provider to incur a fee to access and obtain payment or reimbursement for services provided. Provides that a dental plan carrier shall provide a dental care provider with 100% of the contracted amount of the payment or reimbursement. Effective immediately.	Oppose	Senate Insurance
Health	White Bagging	<a href="#">SB 1255</a> Castro	Provides that a health benefit plan amended, delivered, issued, or renewed on or after January 1, 2024 that provides prescription drug coverage or its contracted pharmacy benefit manager shall not engage in or require an enrollee to engage in specified prohibited acts. Provides that a clinician-administered drug supplied shall meet the supply chain security controls and chain of distribution set by the federal Drug Supply Chain Security Act.	Oppose	Senate Insurance
All	Dental Loss Ratio Act	<a href="#">SB 1287</a> Fine	Sets forth provisions concerning dental loss ratio reporting. Provides that a health insurer or dental plan carrier that issues, sells, renews, or offers a specialized health insurance policy covering dental services shall, beginning July 1, 2023, annually submit to the Department of Insurance a dental loss ratio filing. Provides a formula for calculating minimum dental loss ratios. Sets forth provisions concerning minimum dental loss ratio requirements. Provides that the Department may adopt rules to implement the Act.	Oppose	Senate Insurance
Health	Medical Patient Rights	<a href="#">SB 1300</a> Joyce	Establishes the right of each patient to receive from his or her health care provider an estimated cost of nonemergency medical treatment prior to undergoing the nonemergency medical treatment.	Monitor	Assignments
Health	Dental Network Plan Change	<a href="#">SB 1288</a> Fine	In provisions concerning provider notification of dental plan changes, provides that no insurer, service corporation, dental service plan corporation, insurance network leasing company, or any company that issues, delivers, amends, or renews an individual or group policy of accident and health insurance on or after the effective date of the amendatory Act that provides dental insurance		Senate Insurance

ILHIC Key Bills  
2-24-23

			may automatically enroll a provider in a leased network without the provider's written consent. Provides that any contract entered into or renewed on or after the effective date of the amendatory Act that allows the rights and obligations of the contract to be assigned or leased to another insurer shall provide for notice that informs each provider in writing via certified mail 90 days before any scheduled assignment or lease of the network to which the provider is a contracted provider (rather than shall provide notice of that assignment or lease within 30 days after the assignment or lease to the contracting dentist).		
Health	Coverage Abortion/ hormone/ HIV	<a href="#">SB 1344</a> Villanueva	Provides that an individual or group policy of accident and health insurance amended, delivered, issued, or renewed in the State on or after (rather than only after) January 1, 2024 shall provide coverage for all abortifacients, hormonal therapy medication, human immunodeficiency virus pre-exposure prophylaxis and post-exposure prophylaxis drugs approved by the United States Food and Drug Administration, and follow-up services related to that coverage. Effective immediately. This is a trailer bill with corrected language	Neutral	2 <sup>nd</sup> Reading
All	Market Conduct	<a href="#">SB 1479</a> Gillespie	Department's Market Conduct Language		Senate Insurance
All	Stock Division	<a href="#">SB 1494</a> Harris	In provisions concerning plan of division approval, provides that any decision by the Director of Insurance on whether or not to hold a public hearing on either a plan of division or an amended plan of division may be made independently by the Director. Provides that if a dividing company amends its plan of division at any time before the plan of division becomes effective, then the dividing company shall file the amended plan of division for approval by the Director. Provides that if a hearing is conducted on the amended plan of division after the Director has approved a previous plan of division, then the hearing shall not be considered a rehearing. Provides that the fee assessed for filing a plan of division shall not apply to the filing of an amended plan of division. In provisions concerning certificates of division, provides that if the dividing company files an amended plan of division with the Director after a certificate of division has been filed for a previous plan, then the dividing company shall file a certificate of stay with the recorder. Provides that the certificate of stay shall identify the certificate of division being stayed and the date on which the amended plan of division was filed with the Director. Makes other changes. Effective immediately.		2 <sup>nd</sup> Reading



ILHIC Key Bills  
2-24-23

Monitor	Public Adjusters	<a href="#">SB 1495</a> Harris	Provides that the Director of Insurance, upon finding that an applicant for a public adjuster license was previously convicted of any felony or a misdemeanor involving dishonesty or fraud (rather than a felony or misdemeanor involving dishonesty or fraud), shall consider any mitigating factors and evidence of rehabilitation contained in the applicant's record to determine if a license may be denied. Provides that the Director may place on probation, suspend, revoke, deny, or refuse to issue or renew a public adjuster's license or may levy a civil penalty for having been convicted of any felony or a misdemeanor involving dishonesty or fraud (rather than a felony or misdemeanor involving dishonesty or fraud), and failing to comply with specified provisions concerning associated contractors. Provides that an applicant's surety bond or irrevocable letter of credit shall be in the minimum amount of \$50,000 (rather than \$20,000). Provides that public adjusters shall ensure that all contracts for their services contain an email address and a scope of damages. Sets forth language required to be contained in a written disclosure provided to the insured. Provides that a public adjuster may provide emergency services before a written contract with the insured has been executed. Sets forth provisions concerning associated contractors. Makes other changes.	Monitor	Filed
Health	Mental Health First Responders	<a href="#">SB 1512</a> Hastings	Provides that a group or individual policy of accident and health insurance or managed care plan amended, delivered, issued, or renewed on or after the effective date of the amendatory Act shall provide any mental health treatment coverage without imposing a deductible, coinsurance, copayment, or any other cost-sharing requirement for any police officer, firefighter, emergency medical services personnel, or veteran.	Oppose	Senate Insurance
Health	Mandate Compression Sleeves	<a href="#">SB 1527</a> Ellman	Mandates coverage for compression sleeves.	Oppose	Senate Insurance
All	Vision Care Regulation Act	<a href="#">SB 1540</a> Castro	Provides that no vision care organization may issue a contract that requires an eye care provider to provide services or materials to an enrollee at a fee set by the vision care plan unless the services or materials are covered under the vision care plan. Provides that an eye care provider who chooses not to accept amounts set by a vision care plan for noncovered services or noncovered materials shall post a specified notice. Requires fees for covered services and materials to be reasonable and clearly listed on a fee schedule provided to the eye care provider. Prohibits a vision care organization from misrepresenting	Oppose	Assignments

ILHIC Key Bills  
2-24-23

			the benefits of a vision care plan as a means of selling coverage or communicating the benefit coverage to enrollees.		
Health	Insurance Coverage Changes	<a href="#">SB 1557</a> Murphy	Provides that no individual or group policy of accident and health insurance or managed care organization shall change an insured's eligibility or coverage during a contract period. Provides that during a contract period, insureds shall have the protection and continuity of their providers, medication, covered benefits, and formulary during the contract period. Amends the Illinois Public Aid Code making conforming changes.	Oppose	Senate Insurance
Health	Insulin Co Pay \$35	<a href="#">SB 1559</a> Murphy	Amends the Illinois Insurance Code. In provisions concerning cost sharing in prescription insulin drugs, provides that an insurer that provides coverage for prescription insulin drugs under the terms of a health coverage plan the insurer offers shall limit the total amount that an insured is required to pay for a 30-day supply of covered prescription insulin drugs at an amount not to exceed \$35 (rather than \$100). Effective immediately.	Oppose	Senate Insurance
Health	Athletic Trainers	<a href="#">SB 1585</a> Cunningham	Provides that the definition of "health care professional" includes athletic trainers.	Monitor	Senate Insurance
Health	Health Plan Benefit Data	<a href="#">SB 1618</a> Morrison	Provides that no later than July 1, 2024, each health plan and pharmacy benefit manager operating in this State shall, upon request of a covered individual, his or her health care provider, or an authorized third party on his or her behalf, furnish specified cost, benefit, and coverage data to the covered individual, his or her health care provider, or the third party of his or her choosing and shall ensure that the data is: (1) current no later than one business day after any change is made; (2) provided in real time; and (3) in a format that is easily accessible to the covered individual or, in the case of his or her health care provider, through an electronic health records system. Provides that the format of the request shall use specified industry content and transport standards.	Oppose	Senate Insurance
Life	Disability Income Parity	<a href="#">SB 1568</a> Morrison	Provides that every insurer that amends, delivers, issues, or renews a group or individual policy or certificate of disability insurance or disability income insurance shall ensure parity for the payment of mental, emotional, nervous, or substance use disorders or conditions. Changes the definition of "treatment limitation" to include benefit payments under disability insurance or disability income insurance.	Oppose	Senate Insurance

ILHIC Key Bills  
2-24-23

Health	Health Insurance Employment	<a href="#">SB 1708</a> Simmons	Provides that a group policy of accident and health insurance or a managed care plan amended, delivered, issued, or renewed on or after the effective date of the amendatory Act that an employer makes available to any employee shall also be made available to all individuals employed by the employer, regardless of the amount of hours per week an employee works.		Senate Insurance
Health	\$35 Insulin Co Pay	<a href="#">SB 1756</a> Turner	Provides that an insurer that provides coverage for prescription insulin drugs pursuant to the terms of a health coverage plan the insurer offers shall limit the total amount that an insured is required to pay for a 30-day supply of covered prescription insulin drugs at an amount not to exceed \$35 (rather than \$100).	Oppose	Assignments
Health	Insurance billing	<a href="#">SB 1762</a> Gillespie	In provisions concerning required disclosures on contracts and evidences of coverage of accident and health insurance, provides that insurers must notify beneficiaries that nonparticipating providers may bill members for any amount up to the billed charge after the plan has paid its portion of the bill, except for specified services, including items or services provided to a Medicare beneficiary, insured, or enrollee.		Senate Insurance
Health	Glucose Monitor Mandate	<a href="#">SB 1773</a> Morrison	Provides that a group or individual policy of accident and health insurance or a managed care plan that is amended, delivered, issued, or renewed on or after January 1, 2024 shall provide coverage for medically necessary continuous glucose monitors for individuals who are diagnosed with type 1 or type 2 diabetes, gestational diabetes, maturity-onset diabetes of the young, neonatal diabetes, diabetes caused by Wolfram syndrome, diabetes caused by Alstrom syndrome, latent autoimmune diabetes in adults, steroid-induced diabetes, or cystic fibrosis diabetes (rather than only type 1 or type 2 diabetes) and require insulin for the management of their diabetes.	Oppose	Senate Insurance
Health	Patient Billing Collection	<a href="#">SB 1802</a> Murphy	Provides that before pursuing a collection action against an insured patient for the unpaid amount of services rendered, a health care provider must review a patient's file to ensure that the patient does not have a Medicare supplement policy or any other secondary payer health insurance plan. Provides that if, after reviewing a patient's file, the health care provider finds no supplemental policy in the patient's record, the provider must then provide notice to the patient and give that patient an opportunity to address the issue.	Monitor	Senate Insurance
Health	Rate Review	<a href="#">SB 1912</a> Fine	Provides that the Department of Insurance shall establish the Office of the Healthcare Advocate. Provides that the Office shall be administered by the Chief Health Care Advocate, who shall report to the Director of Insurance. Amends the Illinois Insurance Code and the Health Maintenance Organization	Oppose	Senate Insurance

ILHIC Key Bills  
2-24-23

			Act. Provides that all individual and small group accident and health policies written subject to certain federal standards must file rates with the Department for approval. Provides that unreasonable rate increases or inadequate rates shall be modified or disapproved. Provides that when an insurer files a schedule or table of premium rates for individual or small group health benefit plans, the insurer shall post notice of the premium rate filings and a filing summary in plain language on the insurer's website. Provides that the Department shall post all insurers' rate filings and summaries on the Department's website. Provides that the Department shall open a 30-day public comment period on the date that a rate filing is posted on the website. Provides that the Department shall hold a public hearing during the 30-day comment period. Provides that the Director shall adopt affordability standards that must be considered in any decision to approve, disapprove, or modify rate filings. Provides that after the close of the public comment period, the Department shall issue a decision to approve, disapprove, or modify a rate filing, and post the decision on the Department's website.		
Health	Telehealth Services	<a href="#">SB 1913</a> Fine	Amends the Medical Assistance Article of the Illinois Public Aid Code. Provides that the medical assistance program shall be subject to provisions of the Illinois Insurance Code concerning telehealth services	Monitor	Senate Insurance
Health	Ambulance	<a href="#">SB 1925</a> Holmes	Provides that nothing in the provisions shall require an ambulance provider to bill a beneficiary, insured, enrollee, or health insurance issuer when prohibited by any other law, rule, ordinance, contract, or agreement. Limits home rule powers. Changes the definition of "emergency services" and "health care provider". Amends the Health Maintenance Organization Act. Removes language providing that upon reasonable demand by a provider of emergency transportation by ambulance, a health maintenance organization shall promptly pay to the provider, subject to coverage limitations stated in the contract or evidence of coverage, the charges for emergency transportation by ambulance provided to an enrollee in a health care plan arranged for by the health maintenance organization.		Senate Insurance
All	Insurance Business Transfer Act	<a href="#">SB 1961</a> Cunningham	Provides that notwithstanding any other provision of law, a court may issue any order, process, or judgment that is necessary or appropriate to carry out the provisions of this Act. Sets forth provisions concerning notice requirements, application procedure, application to a court for approval of a plan, approval and denial of insurance business transfer plans, and fees and costs. Provides that the Department of Insurance may adopt rules that are consistent with the provisions. Provides that the portion of the application for		Senate Insurance

ILHIC Key Bills  
2-24-23

			an insurance business transfer that would otherwise be confidential, including any documents, materials, communications, or other information submitted to the Director of Insurance in contemplation of an application, shall not lose such confidentiality. Provides that insurers consent to the jurisdiction of the Director with regard to ongoing oversight of operations, management, and solvency relating to the transferred business. Provides that at the time of filing its application for review and approval of an insurance business transfer plan, an applicant shall pay a nonrefundable fee of \$10,000 to the Department.		
Health	Patient Billing	<a href="#">SB 2080</a> Peters	Requires hospitals to screen patients for health insurance and financial assistance. Prohibits the sale of a patient's medical debt by a hospital. Prohibits hospitals from offering a payment plan to an uninsured patient without first exhausting any discount available to the uninsured patient under the Hospital Uninsured Patient Discount Act and from entering into a payment plan for a bill that is eligible to be discounted by 100% under the Hospital Uninsured Patient Discount Act. Makes other changes. Amends the Hospital Uninsured Patient Discount Act. Provides that hospital may not make the availability of a discount and maximum collectible amount contingent upon an uninsured patient's eligibility for specified programs if the patient declines to apply for a public health insurance program on the basis of concern for immigration-related consequences to the patient, which shall not be grounds for the hospital to deny financial assistance under the hospital's financial assistance policy.		Senate Insurance
Health	Benefit Screenings	<a href="#">SB 2176</a> Simmons	Provides that notwithstanding any provision to the contrary, an individual or group policy of accident and health insurance amended, delivered, issued, or renewed in this State on or after the effective date of the amendatory Act shall provide coverage of specified health benefits for individuals at least 55 years of age but no more than 65 years of age.	Oppose	Assignments
Health	Family Benefit Screenings	<a href="#">SB 2191</a> Villivalam	Provides that every policy issued, amended, delivered, or renewed in this State on or after January 1, 2025 shall provide coverage for the domestic partner, child of the domestic partner, sibling, parent, or live-in family member of an insured or policyholder that is equal to and subject to the same terms and conditions as the coverage provided to a spouse or an insured policyholder.	Oppose	Assignments
Health	Prosthetic Device	<a href="#">SB 2195</a> Gillespie	Provides that with respect to an enrollee at any age, in addition to coverage of a prosthetic or custom orthotic device, benefits shall be provided for a prosthetic or custom orthotic device determined by the enrollee's provider to be the most appropriate model that is medically necessary for the enrollee to perform physical activities, as applicable, such as running, biking, swimming,	Oppose	Assignments

ILHIC Key Bills  
2-24-23

			and lifting weights, and to maximize the enrollee's whole body health and strengthen the lower and upper limb function. Provides that the requirements of the provisions do not constitute an addition to the State's essential health benefits that requires defrayal of costs by the State pursuant to specified federal law.		
All	Paid Family Leave Insurance Program	<a href="#">SB 2217</a> Castro	Requires the Department of Employment Security to establish and administer a Family Leave Insurance Program that provides family leave insurance benefits to eligible employees. Sets forth eligibility requirements for benefits under the Act. Provides that a self-employed individual may elect to be covered under the Act. Contains provisions concerning disqualification from benefits; compensation for family leave; the amount and duration of benefits; employer equivalent plans; an annual report by the Department; hearings; penalties; notice; the coordination of family leave; and rules. Amends the State Finance Act. Creates the State Benefits Fund. Effective immediately, except that provisions concerning the State Benefits Fund take effect June 1, 2024 and provisions concerning the amount and duration of paid family leave take effect June 1, 2025.		Assignments
Health	Easy Enrollment	<a href="#">SB 2312</a> Villanueva	Provides that the Department of Insurance shall establish an easy enrollment program that shall establish a State-based reporting system to provide information about the health insurance status of State residents obtained through State income tax returns to identify uninsured individuals and determine whether an uninsured individual is interested in obtaining minimum essential coverage through the program of medical assistance under the Illinois Public Aid Code or another State health plan, determine whether an uninsured individual who is interested in obtaining minimum essential coverage qualifies for an insurance affordability program, proactively contact an uninsured individual who is interested in obtaining minimum essential coverage to assist in enrolling the uninsured individual in an insurance affordability program and minimum essential coverage, and maximize enrollment of eligible uninsured individuals in insurance affordability programs and minimum essential coverage to improve access to care and reduce insurance costs for all residents of the State.		Assignments
Health	Vision Hearing Dental	<a href="#">SB 2362</a> Ventura	Provides that every insurer that amends, delivers, issues, or renews a group or individual policy of accident and health insurance or a qualified health plan offered through the health insurance marketplace in the State and Medicaid managed care organizations providing coverage for hospital or medical treatment on or after January 1, 2024 shall provide coverage for medically	Oppose	Assignments

ILHIC Key Bills  
2-24-23

			necessary treatment of vision, hearing, and dental disorders or conditions. Sets forth provisions concerning availability of plan information, notification, external review, limitations on benefits for medically necessary services, and medical necessity determinations. Provides that if the Director of Insurance determines that an insurer has violated the provisions, the Director may assess a civil penalty between \$1,000 and \$5,000 for each violation. Sets forth provisions concerning vision, hearing, and dental disorder or condition parity.		
All	Supplier Diversity Report	SB 2381 Harris III	Requires every insurance company authorized to do business in this State or accredited by this State with assets of at least \$50,000,000 to submit an annual report on its voluntary supplier diversity program to the Department of Insurance. Sets forth provisions on what the report must include and how and when the report must be submitted. Provides that, for each report, the Department shall publish the results on its Internet website for 5 years after submission. Requires the Department to hold an annual insurance company supplier diversity workshop in February of 2024 and every February thereafter to discuss the reports with representatives of the insurance companies and vendors. Provides that the Department shall prepare a template for voluntary supplier diversity reports. Effective immediately.		Assignments
Life	Financial Transaction Tax	<a href="#">SB 2351</a> Ventura	Beginning January 1, 2024, imposes a tax on the privilege of engaging in a financial transaction on any of the following exchanges or boards of trade: the Chicago Stock Exchange, the Chicago Mercantile Exchange, the Chicago Board of Trade, or the Chicago Board Options Exchange. Provides that the tax is imposed at a rate of \$1 per transaction for all transactions for which the underlying asset is an agricultural product, a financial instruments contract, or an options contract. Provides that transactions executed via open outcry that are physically filled on the exchange floor are exempt from the tax. Provides that the term "financial transaction" means a transaction involving the purchase or sale of a stock contract, futures contract, swap contract, credit default swap contract, or options contract, but does not include a transaction involving securities held in a retirement account or a transaction involving a mutual fund. Effective January 1, 2024.		Assignments
Health	ISMS Batch Bill	<a href="#">SB 2295</a> Morrison	In provisions concerning billing for services provided by nonparticipating providers or facilities, provides that if attempts to negotiate reimbursement for services provided by a nonparticipating provider do not result in a resolution of the payment dispute within 30 days after receipt of written explanation of benefits by the health insurance issuer, then the health insurance issuer, nonparticipating provider, or the facility may initiate binding arbitration to	Neutral	Assignments



ILHIC Key Bills  
2-24-23

			determine payment for services provided on a per-bill or a batched-bill basis (instead of only a per-bill basis) in accordance with specified law.		
All	General Revisory	<a href="#">SB 2437</a> Cunningham	Creates the First 2023 General Revisory Act. Combines multiple versions of Sections amended by more than one Public Act. Renumbers Sections of various Acts to eliminate duplication. Corrects obsolete cross-references and technical errors. Makes stylistic changes. Effective immediately.		Assignments