



1. Legislative Overview

- a. There was a lot of movement in conversation and the beginning of negotiations. Although we have submitted feedback on various bills, the Department has not yet reached out to discuss with us any of the changes suggested. Bill filing deadline is today. We just sent our draft language to Chairman Harris for our STLD bill to be filed today. We expect hundreds of bills to be filed today. Please refer to our tracked bills chart to see all the newly tracked bills that are filed.

2. New Bills of Note (this list is not inclusive of all ILHIC tracked bills)

- a. **SB 3080- Health Data Privacy Act**
 - i. This was filed again and the group behind the bill are touting that everyone agrees with the language. This is not true. Our changes were not made (along with other stakeholders) and there is still strong opposition to the bill.
- b. **SB 3130- DOI Omnibus Bill**
- c. **SB 3108- Prescription Drug Board Bill**
- d. **HB 4686- Biometric Data Privacy Act**
- e. **HB 4789- Prohibition of Prior Auth Dental**
- f. **HB 4780- DLR is back!**
- g. **HB 4767- Auto Rate Underwriting Prohibition**
- h. **HB 4822- Allows pharmacists to order testing, screening, and treatment for COVID and Flu.**
- i. **HB 4824- mandates coverage for all services provided at birthing centers by a nurse midwife or licensed certified professional midwife.**
- j. **HB 4830- prohibition of denying coverage for replacement of teeth on the basis that the teeth were extracted prior to coverage.**
- k. **HB 4862- PBM transparency**
- l. **SB 3179- Point of sale Rebate PBM**
- m. **SB 3203- Inhaler coverage Cap \$50 per 30 days**
- n. **SB 3213- Auto Rate Underwriting Prohibition**
- o. **SB 3225- White Bagging**

- p. **SB 3278 Dental Pre Auth Limitations-** provides dental insurance cannot deny any claim subsequently submitted for procedures specifically included in a prior authorization unless certain circumstances apply.
- q. **SB 3675 ILHIC's STLD Bill**
 - i. **Chairman Harris has agreed to file our STLD bill, which is closer to the spirit of what was negotiated last session.**
- r. **HB 4929- Coverage Mandate for Gym Memberships 50-dollar reimbursement.**
- s. **HB 4931- Essential Health Benefits added to cost sharing.**
- t. **HB 5051- Prohibits prior authorization for an Rx for a patient by a health care professional for 6 or more months, insulin, HIV medication, hepatitis medication, estrogen, progesterone.**
- u. **SB 3305- Dental Loss Ratio**
- v. **SB 3307- Essential Health Benefits added to cost sharing.**
- w. **SB 3336- Allows pharmacists to order testing, screening, and treatment for COVID and Flu.**
- x. **SB 3331- Disclosure of mandatory fees and taxes (Unfair and Deceptive Practices Act)**
- y. **HB 5103- Criteria for coverage for Ovarian Cancer**
- z. **HB 5142- Coverage for all services by doulas or midwives**
- aa. **HB 5258- Dependent Parent Coverage**
- bb. **HB 5282 Coverage Parity for miscarriage or still birth mental health**
- cc. **SB 3414- Continuous Glucose monitors Coverage No Cost sharing**

3. Committees this Week

- a. All committees with ILHIC tracked bills were cancelled this week.

4. Meetings this Week

a. Insurance 101 with House Legal and Research Staff

- i. Kate met with 16 House Legal and Research Staff and presented a Life, Health, and Insurance 101. The session lasted one hour, and the Speaker's General Counsel was in attendance. Many staffers thanked the Council for the overview, stating that this education will really help with legislative analysis. The Council specifically went into legislative language, what to expect with issues, and some important reminders about mandates as well as the importance of underwriting. Due to the high level of attendance, the Council will work with the General Counsel next year to host an in-person educational event.

b. Meeting with Morrison over HB 2697 (Cancer Genetic Testing)

- i. Komen Foundation has a priority bill that would mandate coverage (without cost share) for clinical genetic testing for inherited gene mutation and evidence-based cancer imaging. Evidence based is outlined in the bill as "National Comprehensive Cancer Network clinical practice guidelines." We did express concerns around costs with mandates, especially with no cost sharing. We also explained that much of this coverage was done with the recent biomarker

testing coverage mandate as well as coverage for preventative care. CMS attended the meeting and expressed similar concerns. The Sponsor and stakeholders are going to reconvene in 2 weeks.

c. Laura Fine (Various Bills)

- i. Laura met with Senator Fine to discuss Fine's initiatives in the insurance space. Fine is letting the Department take the lead in any negotiations for the STLD legislation. Fine did not bring up genetic testing bills for this session. There was a long discussion about the vaccine administration fees. CMS will likely have concerns regarding the no cost sharing piece. Fine would like to move her Med-Supp bill this Spring. However, we are suggesting more time to implement the bill passed (Med- Supp Birthday Rule) last session. Fine also has a bill mandating coverage for virtual fees for credit cards. She is hearing from behavioral health specialists that this is causing a concern.

d. Meeting with LaPointe Meeting over Mental Health Network Bill HB 4475

- i. The Council met with representative LaPointe and Senator Villa to discuss concerns on HB 4475, which mandates equal reimbursement for in-network and out-of-network mental health providers. The bill also sets rate for mental health providers.
- ii. During negotiations, Thresholds, the advocate group behind the bill language stated that they would like to narrow the bill down to specific areas of concerns, which are 1) TPAs in the fully insured market. The advocates want more transparency for their providers on TPAs and claims transparency. Thresholds mentioned that they had specific issues regarding third parties in plan approval and having the issue of not knowing the reimbursement or cost to the patient at the time of service. 2) Credentialing. Thresholds mentioned that credentialing and contracting took too long, and that there should be a mandated timeline on credentialing and contracting with insurance companies. Thresholds also had concerns with not having enough negotiations on rate setting within the contractual space. We informed Thresholds to reach out to IDPH, the agency overseeing that process. They also informed us that they would get us a listing of the ACT/CST providers. This was the same list that we were unable to obtain from DPH and IDPH. 3) Supervisory Billing- Thresholds would like the ability for an LSW to bill while obtaining hours needed for licensure. They did mention that this didn't happen everywhere, and they would like to see consistency with all plans allowing for this type of billing.
- iii. There will be an additional stakeholder meeting in the future.

e. Meeting with Senator Toro SB 2623, Castro SB 2572, and Hastings SB 2639 – Fertility Bills

- i. The Council met to discuss with Senator Toro, Hastings, Castro, and Legal staff on the intent and considerations around recently filed fertility bills. Senator Toro's bill is a mandate on fertility preservation storage without cost sharing and without any medical consideration. We shared with the Sponsor the issue of members moving to plans outside of state regulation and the complications of that member all the sudden not having that mandate. She is going to work on the possibility of establishing an age range as well as looking at an opportunity of providing a specified time of coverage. Her intent is that anyone who is younger and wants to wait to have kids can freeze their eggs without limitation. We are working on narrowing that request. The Council did express that there is no other state with that type of mandate. Additionally, with the inclusion of Medicaid and State Employee plans, there would need to be a larger conversation in order to properly assess implications and cost.

- ii. SB 2639 was a difficult bill to digest. Senator Hastings filed this language on behalf of one of his constituents and explained that he was upset that one of his friends had to go through three IUI's before IVF treatment. This bill is intended to state that a physician recommends IVF, that all other step therapies are prohibited. However, the language does not match his intent. We will continue working with him on finding a solution. However, this seems like a procedure that is regularly done before IVF.
- iii. SB 2572 Castro's bill is an update to the current fertility statute, which includes no cost coverage mandates on the testing and procedures to diagnose a fertilized egg before implantation. The bill expands the treatment to IVF, uterine embryo lavage, embryo transfer, zygote intrafallopian tube transfer, and low tubal ovum transfer. The bill also has a no cost coverage mandate for an annual menopause health visit. This bill does have the Ozempic Coverage Mandate. However, she wanted to discuss that issue separately from the fertility legislation.

5. Regulatory Matters

a. Diversity Regulation Comment Letter

- i. The Council and ACLI sent a joint comment letter to the Department of Insurance on Tuesday Feb, 6th. Thank you to all who submitted feedback and questions!

b. Rate Review Comment Letter

- i. The Council did not submit a comment letter for Rate Review.

c. SBE Comment Letter

- i. The Department published their First Notice today for the State Based Exchange Regulation. **Please have any feedback to Kate by March 20th, COB.**

6. Upcoming Dates

- a. **House and Senate Introduction of Bills – February 9th**
- b. Governor's Budget Address- February 21st
- c. Senate Committee Deadline- March 15
- d. House Committee Deadline- April 5th
- e. Senate 3rd Reading Deadline- April 12th
- f. House Bills 3rd Reading- April 19th
- g. House and Senate Committee Deadline- May 3rd
- h. House 3rd Reading Senate Bills- May 17th
- i. Adjournment- May 24th
- j. Possible contingent session (May 25th- May 31st)

7. 2024 Insurance Industry Legislative Day

- a. The 2024 Industry Lobby Day will be held on March 13th, 2024, from 1:30-7:30. Registration opens at 1:30pm, there is an educational seminar from 2:00-5:00pm, followed by a legislative reception from 5:30-7:30. We will be sending out sponsorship and registration forms next week.