



House Insurance Committee

3/20/25

2:00PM

C-1 Stratton

HB 2472- Adverse Determination ILHIC is opposed to the underlying bill. However, the Council worked with the Department and will remove opposition with the amendment (currently in rules as of 3/15/25).

HB 2580- Network Adequacy Specialists- ILHIC is opposed to the underlying bill. We have offered the Senate Sponsor and Stakeholders alternative language narrowing the bill to coincide with the stakeholder's intent. We are waiting to hear back.

HB 2581- Nonparticipating Providers- ILHIC is opposed to this bill. This language raises serious administrative concerns. Arbitration is a process that is within the contracting process. The contracting process should stay between the two private parties/entities. There is a concern that this would open a Pandora's box of legislative measures taking aim at private contracting and negotiation between two parties.

HB 4055- Prior Authorization Emergency-ILHIC is opposed to the underlying bill. We are working with stakeholders to provide alternative language.

HB 4421- Breast Tomosynthesis-ILHIC is opposed to the bill. The Illinois General Assembly enacted [PA 101-580](#), [SB 162](#). This language mandated coverage for "second look" mammograms. Specifically, the statute already covers a diagnostic mammogram, and PA 101-580 expanded statute to include second look mammograms. We are waiting for some information from the Sponsor to determine whether this is an issue that is seen in self-insured individuals. Meaning, these individuals are regulated under the federal government and do not have access to this state coverage mandate.

HB 4562- Cancer Genetic Testing- ILHIC is opposed to the underlying bill and amendment. ILHIC has been working in good faith with the Komen Foundation, The American Cancer Society, and Senator Morrison on the Senate Companion bill, SB 2697, which passed out of Committee with the understanding that the bill would have one additional amendment clarifying "Cancer Risk Management" so the industry would know specifics on what to cover within the mandate. The Senate bill has agreed to language on a \$50 dollar cap for genetic tests, while this bill includes a no cost sharing mandate to genetic testing, something that was negotiated out of the language in the Senate.

HB 4633- School Based Health Center- ILHIC is opposed to the underlying bill. The sponsor filed the bill on behalf of Bolingbrook's School Based Health Center, which doesn't run insurance because of the fear that HMOs will charge because the lack of referral from a primary care physician. This care includes vaccine care, OBGYN

care, and mental health care. We are working with the Sponsor to provide information to the facility that with the addition of the recently passed HB 5793, which clarifies Illinois statute to allow patients enrolled in an HMO to access in-network services and providers without actively obtaining a referral, these services are usually covered by providers.

HB 4789- Dental Preauthorization-ILHIC is opposed. There are various deviations from the language presented in HB 4789 and the agreed NCOIL model. The Council is working through the language with other stakeholders to come to a consensus on the language presented. The stakeholders are close to an agreement. ILHIC's changes were accepted.

HB 4830- Replace Missing Teeth- ILHIC is opposed to the bill. We have reached out to the National Association of Dental Plans to provide specific concerns.

HB 5103HCA#1- Cancer Screenings- ILHIC has no position.

HB 5258- Dependent Parent Coverage-ILHIC is opposed to the bill. This bill conflicts with federal law. Under the ACA, there are only specific circumstances where you can add your parents to your ACA plans. This is usually reliant on claiming them on tax returns.

HB 5295 Hormone Therapy Menopause- ILHIC has no position.

HB 5317- Dental Care Billing- ILHIC is opposed to the underlying bill. However, we will be neutral with a forthcoming amendment.

HB 5382- Continuous Glucose Monitor- ILHIC is opposed to the bill. However, we have agreed language with the companion bill, SB 3414 with a forthcoming 3rd amendment.

HB 5493- Insurance Various- ILHIC has no position with the HCA #1, which includes our requested edits.

HB 5518- Drug Formulary Posting-ILHIC opposes this bill. Provides that "State-regulated health plan" means any health insurance plan issued by an insurer regulated by the State or health insurance plan operated and administered by the State, including, but not limited to, the medical assistance program under the Medical Assistance Article of the Illinois Public Aid Code, fee-for-service plans, and managed care organizations. This definition brings many different plans under the Code (in which they have no authority). In addition, the consumer can already access the tiers and formulary.

HB 5643- Pregnancy Testing Mandate- ILHIC is opposed to the underlying language. However, ILHIC will be neutral with a forthcoming amendment. The Council had discussions with the stakeholder and provided suggested language aimed at the Sponsor's intent. Specifically, 1. Moves the effective date to 2026 to align with the Department of Insurance's policy filing timelines. 2. Provides coverage for up to two at home pregnancy tests every thirty days. This was taken from some of the conversation surrounding testing appropriately. (This avoids the over testing problem provided by fertility physicians.)

House Health Care Availability and Access Committee

3/20/25

4:00PM

122 B Capitol

HB 4056- Maternal Workgroup Act- ILHIC has no position on this bill.

HB 4472- PDAB Bill- ILHIC is currently opposed to this bill and having discussions with the Sponsor. The Sponsor has indicated that the bill will not move this week.

HB 4548- Pharmacy Benefit Managers ILHIC is opposed to the bill. The Council has concerns regarding restricting processes that provide drug cost savings to consumers as well as mandatory payments to pharmacies, which increases costs to consumers.

HB 5051- Prior Auth Prescription Drugs ILHIC is opposed to the bill. As drafted, the language has broad implications, which will increase healthcare costs to consumers. We are in the process of meeting with the Sponsor to discuss our concerns.

HB 5355 Nonopioid Alternatives Act -ILHIC is opposed to this bill. We are in the process of connecting with the Sponsor to discuss our concerns.

HB 5517- Health Care Costs Act- ILHIC has no position on this bill.

House Human Services

3/21/24

8:30AM

122B Capitol

HB 5395- Network Adequacy Standards- ILHIC is opposed to the bill. While we caution that unintended consequences may arise from the proposed legislation as currently drafted to the detriment of patients, both in terms of higher costs and reduced access to medical care, the Illinois Life & Health Insurance Council is confident that by working together we can avoid such consequences and successfully improve access to affordable health care. We are meeting with the stakeholders this week to go over the industry's concerns.

HB 45417- HIC TLC Act. ILHIC is not opposed to this bill. *However,* the insurance mandate needs an effective date change to 1-1-2026 to align with the Department's policy filing timelines.

House Judiciary- Civil

3/21/24

8:30 AM

C-1 Stratton

HB 4093 Health Data Privacy Act- ILHIC is opposed to the bill. ILHIC suggested the following changes

1. Adding an entity and affiliate level exemption subject to GLBA
2. Exempting personal information collected, sold, processed, or disclosed subject to the Fair Credit Reporting Act
3. Exempting entities subject to the Illinois Data Security Law

We believe these changes will clarify exemptions to these areas that are already highly regulated within the Insurance Code and were not intended to be included within the bill's intent. We have not heard from the Sponsor or stakeholders on this bill.

HB 5476 Consumer Fraud Agreements- ILHIC is opposed. ILHIC's member companies are regulated by specific arbitration statutes within the Illinois Insurance Code. The intent of the language established within the Illinois Consumer Fraud and Deceptive Practice Act is a "belt and suspender" approach to ensuring consumers effectively vindicate their statutory and common law rights in respect to arbitration. Because this approach is meant to be compiled as a means of extra protection to the Illinois Uniform Arbitration Act, the Council is requesting exemption language within the Consumer Fraud and Deceptive Practices Act (815 ILCS 505/2(b)). The insurance industry is

unlike Postmates, Door dash, Coinbase, Version, Live Nation Entertainment Inc., and Uber. Claims processing is individualized, and arbitration is specific to the uniqueness and complexity of medical claims. This industry exemption would not deter your intent to add additional guardrails for those subjected to the Uniform Arbitration Act. Additionally, an exemption of the Insurance Industry is consistent with the other States moving this legislation (California). We have shared this language with the stakeholders and have not heard back.

HB 5321- Consumer Fraud AI Labeling- ILHIC is opposed.

House Public Health Committee

3/22/24

10:30AM

D-1 Stratton

HB 4256- Health Care Funding Act- ILHIC is opposed. ILHIC has various concerns regarding funding and applicability of the bill. We are opposed to an uncapped assessment rate of a universal vaccination program when the target research has not been conducted. We suggest that before increasing costs to consumers via assessments, there is a larger study as to the social considerations around not choosing to get vaccinated.

Mental Health and Addiction Committee

3/22/24

11:30AM

C-1 Stratton

HB 4475- ILHIC opposes this bill. We are currently working with stakeholders to address remaining considerations within the language.