			Life Issue - HOUSE BILLS		
Product Line Life/Health/All	**Bill "Nickname"**	**Bill Number/Link**	**Bill Description/Action**	**ILHIC Position**	**Status**
Life	Wage Insurance Act	HB 1014 Flowers	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 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.	Monitor	HOUSE Referred to Rules
Life	Credit information Prohibition	HB 1059 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 Re-Referred to Rules
Life	Felony Underwriting	HB 1068 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	Oppose	HOUSE Re-Referred to Rules

			upon the basis that an applicant or insured has been convicted of a felony.		
			HB 1068 (HCA 1) **(TABLED)**	Neutral with Amendment #1	
			Replaces everything after the enacting clause. Amends the Illinois Insurance Code. Provides that with respect to life insurance final expense policies, no life company authorized to issue those policies in the State shall refuse to insure, refuse to continue to insure, limit the amount, extent, or kind of coverage available to, or charge an individual a different rate for the same coverage solely on the basis that an insured or applicant has been convicted of a felony. Provides that nothing in the provisions shall be construed to require a life company to issue or otherwise provide coverage for a life insurance policy to a person who is actively incarcerated pursuant to a felony conviction. Defines "final expense policy".		
			HB 1068 (HFA 0002) **(RE-REFERRED TO RULES)**	Neutral with Amendment #2	
			Replaces everything after the enacting clause. Amends the Illinois Insurance Code. Provides that with respect to life insurance final expense policies, no life company authorized to issue those policies in the State shall refuse to insure, refuse to continue to insure, limit the amount, extent, or kind of coverage available to, or charge an individual a different rate for the same coverage solely on the basis that an insured or applicant has been convicted of a felony. Provides that nothing in the provisions shall be construed to require a life company to issue or otherwise provide coverage for a life insurance policy to a person who is actively incarcerated pursuant to a felony conviction. Defines "final expense policy".		
Life	Family Leave Insurance Act	HB 1102 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	Monitor (opportunity for insurance product NCOIL language)	HOUSE Re-Referred to Rules

			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.		
			HB 1102 (HCA 1)(**RE-REFERRED TO RULES**) *Replaces everything after the enacting clause. Changes the name of the Act to the Family Leave Insurance Program Act. Provides that a self-employed individual may elect to be covered under this Act. Provides that the self-employed individual must file a notice of election in writing with the Department of Employment Security and contribute to the State Benefit Fund. Provides that an employer may apply to the Department for approval of an employer-offered benefit plan that provides family and medical leave insurance benefits to the employer's employees. Provides that if spouses who are entitled to leave under this Act are employed by the same employer, the employer may require that the spouses not take more than 6 weeks of such leave concurrently. Makes other changes. Defines terms.* **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.**	Monitor with Amendment #1	
Life	Family Medical Leave Act	HB 1530 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 Re-Referred to Rules
Life	Insurance Motor Vehicles	HB 2203 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	Oppose	HOUSE Re-Referred to Rules

			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.		
Life	Cemeteries	HB 3102 Andrade (Cervantes)	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 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.	Monitor	SENATE Referred to Assignments
			HB 3102 (HCA 0001) **(TABLED)** *Replaces everything after the enacting clause with the provisions of the introduced bill, and makes the following changes: Provides that it shall be unlawful for any person to restrain, prohibit, or interfere with the burial of a decedent whose time of death and religious tenets or beliefs necessitate burial on a Sunday or legal holiday or prohibit in any manner, dedications of monuments or headstones, family visitations, or visitations to veterans' memorials on a Sunday or legal holiday. Provides that nothing in such provisions shall require any maintenance staff or burial professionals to be present on the day of such dedications.* **Adds an effective date of January 1, 2025.**	Monitor with Amendment #1	
			HB 3102 (HFA 0002) **(ADOPTED)** *Adds an effective date of January 1, 2025.*	Monitor with Amendment #2	
Life	Firefighter Maternity Leave	HB 3908 Stuart	Creates the Firefighter Paid Family Leave Act. Provides that a firefighter shall receive 6 weeks of paid family leave that may be used: (1) for the birth of a child in order to care for the child; (2) to care for a newly adopted child under 18 years of age, a newly placed foster child under 18 years of age, or a newly adopted or placed foster child older than 18 years of age if the child is incapable of self-care because of a mental or physical disability; and (3) to care for a family member with a serious health condition. Provides that the paid family leave	Monitor	HOUSE 3rd Reading (PASSED)

			requirements shall be provided to a firefighter regardless of the employer's leave policies and shall be provided to a firefighter who has been employed by the employer for at least one year. Provides that a firefighter may voluntarily waive his or her right to paid family leave. Provides that the Department of Labor may adopt any rules necessary to implement the Act. HB 3908 (HFA 0001) **(ADOPTED)** *Removes a provision allowing the Department of Labor to adopt any rules necessary to implement the Act.*	Monitor	
Life	Life Insurance – Genetic Prohibitions	HB4142 Syed	Amends the Genetic Information Privacy Act. Provides that an insurer may not seek information derived from genetic testing for use in connection with a policy of life insurance. Provides that an insurer may consider the results of genetic testing in connection with a policy of life insurance if the individual voluntarily submits the results and the results are favorable to the individual. Amends the Illinois Insurance Code. Provides that an insurer must comply with the provisions of the Genetic Information Privacy Act in connection with the amendment, delivery, issuance, or renewal of a life insurance policy; claims for or denial of coverage under a life insurance policy; or the determination of premiums or rates under a life insurance policy.	Oppose	HOUSE Referred to Rules
Life	Burial Transport Ageements	HB 5627 Andrade, Jr. (Porfirio)	Amends the Illinois Funeral or Burial Funds Act. Defines the term "transportation protection agreement". Provides that the Illinois Insurance Code does not apply to any transportation protection agreement sold by any seller. Provides that nothing in the Act shall be deemed to apply to (1) merchandise that is delivered within 30 days of purchase, (2) a transportation protection agreement, or (3) pre-need cemetery sales (currently only pre-need cemetery sales) under the Illinois Pre-Need Cemetery Sales Act. Makes a change to a provision concerning payments under pre-need contracts.	Monitor	SENATE Referred to Assignments

ILHIC Life Issue Key Bills
4.19.24

			SENATE BILLS		
Life	Zip-Code Prohibition	SB 1227 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 Re-Referred to Assignments
Life	Family Medical Leave Program	SB 1234 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. 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*.	Monitor	SENATE Re-Referred to Assignments
Life	Financial Transaction Tax	SB 2351 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.*	Oppose	SENATE Referred to Assignments

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