ILHIC KEY BILLS – 5-16-2022

Bill Number	Bill Description/Action	ILHIC Position	<u>Status</u>
<u>HB 836</u>	Tasks the Department of Insurance to oversee a study to explore	NEUTRAL	Sent to Governor
(Evans/ Fine)	rate setting approaches that may yield a misalignment of		
	premiums across different tiers of coverage in Illinois individuals		
	health insurance market. The study shall include a specific		
	analysis on: 1. Number of consumers who are eligible for a		
	premium subsidy under the ACA. 2. If the plan is in a silver		
	level, analysis should include the relation of the premium amount		
	compared to the premium charges for QHPs offering different		
	levels of coverage, 3. Whether the plan issue utilized the induced		
	demand factors developed by CMS for the risk adjustment, 4. Predict cost estimates for Illinois residents addressing metal -		
	level premium misalignment. The report shall be submitted by		
	January 1, 2024.		
	Junuary 1, 2024.		
HB 4271	Mandates coverage for medically necessary breast reduction	NEUTRAL	PUBLIC ACT
(Kifowit/Fine)	surgery	With Amendment	102-0731
	<u>HA #1</u> moves the effective date to 1-1-2024		
HB 4324	In provisions concerning insurance producer licenses, provides	SUPPORT	PUBLIC ACT
(Morgan/Morrison)	that an insurance producer's active participation in a State or		102-0766
	national professional insurance association may be approved by the Director of Insurance for up to 4 hours of continuing		
	education credit per biennial reporting period. HA#1 Clarifies		
	that credit shall be certified and provided on an hour per hour		
	basis. These credits will not be used to satisfy ethics education		
	requirements. Defines methods for participation. Effective Upon		
	Becoming Law.		
<u>HB 4338</u>	Mandates coverage for prenatal vitamins. (This medication	NEUTRAL	Sent to Governor
(Hernandez/Villanueva)	already required to be covered under the ACA.) <u>HA #1</u> Moves	With Amendment	
	the effective date to 2024.		
HB 4349 (Willis/Fine)	Mandates coverage for congenital defects including treatment of	NEUTRAL	PUBLIC ACT
110 10 17 (WIIII5/T IIIC)	cranial facial anomalies that are medically necessary to restore	With Amendment	102-0768

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	normal function or appearance. Cosmetic changes are included in coverage requirement. HA#1 includes Medically necessary provisions. Effective Jan 1, 2024.		
HB 4408 (Conroy/Bush)	Mandates plans that provide coverage for naloxone do so without cost sharing. HA #1 pushed the effective date to 2024 as well as an HAS HDHP carve out.	NEUTRAL With Amendment	Sent to Governor
HB 4430 (Cassidy/ Simmons)	Amends the Pharmacy Practice Act. Expands the pharmacist's scope of practice to include the initiation, dispensing, administration of drugs, laboratory testing, assessments, referrals, and consultations for PrEP treatment. Language states that pharmacists shall be covered and reimbursed for these services ordered and administered by a pharmacist at least 85% of the rate that physicians are reimbursed for Medicaid and other payers. HA #1 includes a provision in the Insurance Code that requires insurers to reimburse pharmacists or other health care professionals for dispensing PREP and providing services under the Act. Requires reimbursement for an "adequate consultation" fee or if medical billing is not available, an enhanced dispensing fee that is equivalent to 85% of the fees provided by advanced practice registered nurses or physicians. SA #1 adds PrEP services to the existing "Coverage for Patient Care Services Provided by a Pharmacist" statute presented in 215 ILCS 5/356z.45, which includes that services are covered only if: 1. The pharmacists meet the requirements and scope set forth in Section 43.5 (PrEP); 2. The health plan provides coverage for the same service provided by a licenses physician, advanced practice nurse, or physician assistant; 3. The pharmacist is included in the health benefit plan's network; and 4. The reimbursement has been successfully negotiation in good faith between the pharmacist and the health plan. Effective Jan 1, 2023.	NEUTRAL With Amendment	Sent to Governor
HB 4433 (Morgan/Harris)	This language includes model language for Copay Accumulators. This language was agreed to by the Stakeholders, DOI, and ILHIC. Effective Immediately.	SUPPORT	PUBLIC ACT 102-0704

Bill Number	Bill Description/Action	ILHIC Position	<u>Status</u>
<u>HB 4493</u>	DOI Initiative Admin Bill. In provisions concerning standard	SUPPORT	Sent to Governor
(Morgan/Harris)	non-forfeiture for individual deferred annuities, changes an		
	interest rate to 0.15% (rather than 1%). Effective Immediately.		
<u>HB 4595</u>	Prohibits PBMs from various contract language regarding 340b	NEUTRAL with	PUBLIC ACT
(Harris/ Hunter)	drug pricing entities. Prohibitions include: cannot reimburse at a	amendment	102-0778
	lower rate than non-340B entities; impose fee, chargeback, or		
	rate adjustments that are not imposed by the pharmacy for non-		
	340B covered entities; the interference of individual choice to		
	receive a prescription drug from a 340B entity; excluding a 340b		
	entity from a pharmacy network; requires a billing modifier to		
	indicate a drug claim is for drugs purchased under 340B drug		
	discount program; prohibits discrimination against 340b covered		
	entities. HA #1 removes prohibition regarding billing modifiers		
	to indicate that a drug claim in purchased for a 340B. Effective		
	July 1, 2022.		
<u>HB 4703</u>	Provides that when an insured receives emergency services or	NEUTRAL with	Sent to Governor
(Morgan/ Gillespie)	covered ancillary services from a nonparticipating provider or a	amendment	
	nonparticipating facility, the health insurance issuer shall ensure		
	that cost-sharing requirements are applied as though the services		
	had been received from a participating provider or facility, and		
	that the insured or any group policyholder or plan sponsor shall		
	not be liable to or billed by the health insurance issuer, the		
	nonparticipating provider, or the facility beyond the cost-sharing		
	amount. Contains provisions concerning a notice and consent		
	process for out-of-network coverage; billing for reasonable		
	administrative fees; assignment of benefits to nonparticipating		
	providers; and cost-sharing amounts and deductibles. Amends the		
	Illinois Insurance Code and the Health Maintenance Organization		
	Act to make a change in provisions concerning disclosure of		
	nonparticipating provider benefits. Amends the Network		
	Adequacy and Transparency Act. Provides that a beneficiary who		
	receives care at a participating health care facility shall not be		
	required to search for participating providers under certain		
	circumstances. Amends the Managed Care Reform and Patient		

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	Rights Act. Provides that prior authorization or approval by the		
	plan shall not be required for post-stabilization services that		
	constitute emergency services. Amends the Health Maintenance		
	Organization Act and the Voluntary Health Services Plans Act to		
	provide that health maintenance organizations and voluntary		
	health services plans are subject to provisions of the Illinois		
	Insurance Code concerning billing and cost sharing. Makes other		
	changes. Effective July 1, 2022, except that certain changes take		
	effect January 1, 2023. HA #1 Clarified ILHIC's concerns,.		
	However, ILHIC intends to keep working with the Department as		
	federal outcomes re: litigation play out.		
<u>HB 4929</u>	Provides that a licensed optometrist may independently	MONITOR	PUBLIC ACT
(Mah/Murphy)	administer the influenza vaccine, the COVID-19 vaccine, or the		102-0788
	shingles vaccine upon completion of the required training.		
	Provides that vaccinations for influenza and COVID-19 shall be		
	limited to patients 5 years of age and older. Provides that		
	vaccines ordered and administered in accordance with the		
	amendatory Act shall be covered and reimbursed at no less than		
	the rate the vaccine is reimbursed when ordered and administered		
	by a physician. Effective Upon Becoming Law.		
<u>HB 4941</u>	Mandates insurers, independent practice associations, physician	NEUTRAL with	Sent to Governor
(Mah/Fine)	hospital organizations to provide contracted health care	amendment	
	professionals or providers with notice of fee changes at least 90		
	days before the fee change. Changes to fees cannot be made		
	retroactively and providers cannot waive advance notice of fee		
	changes. If there is a fee change that is totals more than a 3%		
	reduction of the Medicare rate for a stated year, the provider can		
	propose alternative fee schedules. Any fee changes must be final		
	at least 30 days before the effective date of the change. HA# 1		
	separates fee schedule notifications into two different "buckets,"		
	being routine, and non-routine. Non routine changes are changes		
	not required by law, regulation, or regulatory authority. The		
	amendment lowers the notice to provides to 60 days (instead of		
	90). In addition, the language regarding non routine changes		
	shall be provided via email, or if requested by the provider, mail.		
	SA #1 makes a change excluding HMOs that provide care or		

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	arrange for an pay or reimburse for the cost of any healthcare		
	services for persons enrolled in the medical assistance programs		
	under the Illinois Public Aid Code to comply with provider		
	notification requirements established by the Department of		
	Healthcare and Family Services. Effective Upon Becoming Law.		
HB 4979	SA #1 becomes the bill. Allows any owner of rights under a life	Working on Trailer	Sent to Governor
(Manley/ Connor)	insurance policy to make an irrevocable assignment to a funeral	Language for	
	home. The insurance company shall notify the funeral home and	Concerns	
	owner of the policy of its receipt of the form. Once the owner		
	irrevocably assigns right to the funeral home, the owner cannot 1.		
	Collect from the insurance company when it becomes a claim		
	upon death, 2. Surrender the policy for cash value, 3. The right to		
	obtain a policy loan. 4. The right to designate as primary		
	beneficiary of the policy other than provided in that Act. 5. The		
	right to collect or receive income, shares or surplus, dividend		
	deposits, refunds of premium, or additions to the policy. An		
	insured may make an irrevocable assignment or all or part of his		
	her rights for the purpose of obtaining favorable consideration for		
	Medicaid, Supplemental Security Income, or another public		
	assistance program. The form to do this will be provided by HFS		
	of a form prepared by the insurance company that has been		
	approved by HFS. The insured shall sign a guaranteed pre-need		
	contract with the provider that describes the cost for funeral		
	goods and services to be provided upon the person's death, up to		
	\$7,248. This amount can be adjusted annually by HFS. For		
	guaranteed preneed contracts with cash advances, the contract		
	shall include a disclosure that states (in 12 pt. font) that cash		
	allowances are merely an allowance toward the then-current costs		
	for the involved for the involved items to be purchased after		
	death. Burial spaces allowances may only be excluded from		
	resources under Medicaid if a separate contract is executed for		
	such burial space with a cemetery. Upon the death of the insured,		
	the proceeds shall be paid as follows 1. The provider, 2. The		
	State of Illinois, 3. Payment of proceeds to a secondary		
	beneficiary (if any) Effective Jan 1, 2023.		

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<u>HB 5142</u>	Provides that the Department shall provide the Department of	SUPPORT	Sent to Governor
(Harris/ Stadleman)	Healthcare and Family Services and the Department of Insurance		
	with the individual income tax information collected as soon as		
	practicable. Amends the Illinois Insurance Code. Provides that		
	the Department of Insurance shall use taxpayer income		
	information provided by the Department of Revenue to determine		
	if an individual is eligible for a premium tax credit under the		
	Patient Protection and Affordable Care Act. Provides that if the		
	individual is determined to be eligible for a premium tax credit,		
	the Department shall notify the individual of his or her eligibility		
	as soon as practicable. Provides that the Department shall inform		
	the individual of the next open enrollment period in the federal		
	health insurance marketplace, and shall inform the individual of		
	the special enrollment period triggered by a qualifying life		
	event. <u>HA #1</u> changes some implementation provisions for the		
	Department of Revenue only. HA #2 is a gut and replace		
	amendment requiring HFS and DOI to submit a form by ?June 1		
	and November 1 to provide the Department of Revenue		
	describing health insurance enrollment option for taxpayers. The		
	Department of Revue will then send the information to taxpayers		
	who request it. Language includes if a SBE becomes operational,		
	that the Exchange must interface with the Illinois tax system.		
	Effective Immediately.		
<u>HB 5254</u>	Provides coverage for hormone therapy treatment to treat	NEUTRAL with	SIGNED
(Wheeler/Holmes)	menopause that has been induced by a hysterectomy. HA#1 adds	Amendment	
	medical necessity to the language as well as moves the effective		
	date to 1-1-24.		
HB 5318 (Ford/Jones	Mandate Expansion for Prostate Screenings No Cost Share	NEUTRAL with	Sent to Governor
<u>III)</u>	Mandates prostate cancer screenings without cost sharing,	Amendment	
	broadening cancer screening testing beyond prostate specific		
	antigen tests and digital rectal exams. The mandate coverage		
	includes follow up testing including 1. Urinary analysis, serum		
	biomarkers, and medical imaging, including, but not limited to		
	magnetic resonance imaging. HA#1 adds a carve out for HDHPs,		

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	moves effective date back to 1-1-2024, and adds medical necessity to follow up testing.		
HB 5334 (Stuart/Crowe)	Mandate Coverage for Genetic Testing Breast/ Ovarian Cancer Mandates coverage for genetic testing of the BRCA1 and BRCA2 genes to detect an increased risk for breast and ovarian cancer if recommended by a health care provider in accordance with the United States Preventive Service Task Force's recommendations for testing. Effective Jan 1, 2024.	NEUTRAL	Sent to Governor
HB 5585 (Lilly/Harris)	Home Health Services Mandate Mandates coverage for access to home health services for the duration of medically necessary care. Effective Jan 1, 2024.	NEUTRAL	SIGNED
SB 1099 (Collins/Tarver)	Creates the Consumer Legal Funding Act. Sets forth provisions concerning consumer legal funding contract requirements and right of rescission. Sets forth consumer legal funding company prohibitions. Sets forth the fees that may be charged by a consumer legal funding company and provides that a consumer legal funding company shall not collect any additional fees besides those specified in the Act. Provides that all consumer legal funding contracts shall contain specified disclosures. Provides that the contingent right to receive an amount of the potential proceeds of a legal claim is assignable by a consumer. Provides that an attorney or law firm retained by the consumer in the legal claim shall not have a financial interest in the consumer legal funding company offering consumer legal funding to that consumer. Sets forth provisions concerning application and fees for a consumer legal funding license. Effective Immediately.	MONITOR	Sent to Governor
SB 2963 (Syverson/Keicher)	Fixes Department concern that the new group life continuation of coverage provisions could potentially create an unintended gap in continuation of coverage for those active employees who may be receiving or eligible to receive benefits under the prior carrier's group life policy. Effective Immediately.	SUPPORT	PUBLIC ACT 102-0743

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SB 2969	Mandates coverage of continuous glucose monitors. SA#1	NEUTRAL with	Sent to Governor
(Morrison/Mah)	Moves the effective date to 1-1-2024, add medical necessity to	amendment	
	glucose monitors for individuals diagnosed with type1 or type 2		
	diabetes and requires insulin for the management of their diabetes		
<u>SB 3819</u>	Provides that a group or individual policy of accident and health	NEUTRAL with	PUBLIC ACT
(Fine/Gabel)	insurance or a managed care plan amended, delivered, issued, or	Amendment	102-0860
	renewed on or after the effective date of the amendatory Act shall		
	provide coverage for community-based pediatric palliative or		
	hospice care. Provides that the care shall be delivered to any		
	qualifying child by a trained interdisciplinary team in accordance		
	with all the terms of the Pediatric Palliative Care Act, which		
	allows a child to receive community-based pediatric palliative		
	and hospice care while continuing to pursue curative treatment		
	and disease-directed therapies for the qualifying illness. SA #1		
	moves the effective date to 1-1-24 as well as linked palliative		
	care and serious illness to the Pediatric Palliative Care Act.		
<u>SB 3910</u>	DOI INITIATIVE. Amends the Uniform Prescription Drug	NEUTRAL with	Sent to Governor
(Fine/Jones)	Information Card Act. Mandates that uniform Rx cards issued by	amendment	
	health plans shall display on the card the regulatory entity that		
	holds authority over the plan, whether the plan is fully insured or		
	self-insured, the issuer's National Association of Insurance		
	Commissioners company code, any deductible applicable to the		
	plan, any out-of-pocket maximum limitation applicable to the		
	plan, and a toll-free telephone number and Internet website		
	address through which the cardholder may seek consumer		
	assistance information. Provides that a discounted health care		
	services plan administrator shall issue to its beneficiaries a card		
	that contains information about the regulatory entity that holds		
	authority over the plan and whether the plan is fully insured or		
	self-insured. Provides that a health care benefit information card		
	or other technology containing uniform health care benefit		
	information issued by a health benefit plan or a dental plan shall		
	specifically identify and display on the card the regulatory entity		
	that holds authority over the plan, whether the plan is fully		
	insured or self-insured, the issuer's National Association of		
	Insurance Commissioners company code, any deductible		

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	applicable to the plan, any out-of-pocket maximum limitation		
	applicable to the plan, and a toll-free telephone number and		
	Internet website address through which the cardholder may seek		
	consumer assistance information. Makes other changes. Effective		
	January 1, 2023. HA # 1 Amendment includes removing the		
	NAIC number and the fully insured/self insured portion for space		
	as well as removing the dental card requirement on the No		
	Surprises language (as well as a 1-1-24 effective Date).		