## ILHIC HEALTH INSURANCE KEY BILLS (By ISSUE) - 2-26-21

<u>Bill Number</u>	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
	Health Coverage Reform		
HB 62 (Flowers)	Creates the Health Care For All program establishing single payer health insurance in IL.	OPPOSE	House Health Care Availability & Accessibility
HB 2992 (Lilly)	Requires the Department of Insurance to conduct a study to better understand the gaps in health insurance coverage for uninsured residents, including the reasons why individuals are uninsured and whether insured individuals are insured through an employer-sponsored plan or through the Illinois health insurance marketplace. P.A. 101-649 requires the DOI and HFS to conduct a health care affordability feasibility study to address some of the same issues, which is expected to be released by February 28. The bill also requires all hospitals to provide health insurance to their employees.	MONITOR	House Rules
	Telehealth		
HB 707 (Didech)	Amends the current telehealth coverage provisions, for policies that provide coverage for telehealth services, reimbursement must be made at parity with those same services if they were provided in-person.	OPPOSE	House Rules
HB 1976 (Moeller)	Allows optometrists to provide services via telehealth. Identical to <u>SB 567</u> (Villivalam).	MONITOR	House Rules
HB 2554 (Mah)	For purposes of the Telehealth Act, the provisions add "acupuncturists" to the list of health care professionals; however the bill does not make corresponding changes to the acupuncturists' practice act. The bill also provides IDFPR to adopt rules clarifying applicable services and administration of the Telehealth Act.	MONITOR	House Rules
HB 2896 (Conroy)	Early Intervention omnibus telehealth bill that includes language providing that if a health insurance policy provides coverage for early intervention services, it must also provide coverage for these services delivered via telehealth.	MONITOR	House Rules
HB 3308 (Jones)	Updates telehealth insurance coverage requirements to include "telephone usage" in the definition of "telehealth services" and provides that insurers must cover telehealth services "when clinically appropriate." Reinforces existing provisions that patient cost-sharing cannot be more than if the health care service were delivered in-person. Provides that no excepted benefit policy may deny or reduce any benefit to a patient based on the use of	TBD	House Rules

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	clinically appropriate telehealth services in the course of satisfying the policy's benefit criteria.		
HB 3498 (Conroy)	Codifies telehealth coverage requirements set forth in Executive Order 2020-09.	OPPOSE	House Rules
HB 3758 (Spain)	Provides that if an insurer covers telehealth services, then coverage must also include telehealth services used to treat behavioral health conditions.	NO POSITION	House Rules
HB 3759 (Spain)	Creates the Telehealth Parity Act to require health insurers, including excepted benefit plans that provided limited scope dental benefits, limited scope vision benefits, LTC benefits, accident-only, and specified disease or illness coverage, to cover the costs of all medically necessary telehealth services rendered by innetwork providers. The provisions allow insurers to apply coverage criteria, but that criteria must be in compliance with provisions set forth in <a href="Executive Order 2020-09">Executive Order 2020-09</a> . Prohibits insurers from applying prior authorization for any COVID-19 related telehealth services and further provides that coverage for in-network telehealth services shall be provided without cost-share (exemption applicability to HSAs).	OPPOSE	House Rules
SB 332 (Collins)	Amends the Network Adequacy and Transparency Act to require a network plan to include in their provider directory, information about whether the provider offers the use of telehealth or telemedicine to deliver services, what modalities are used and what services via telehealth or telemedicine are provided, and whether the provider has the ability and willingness to include in a telehealth or telemedicine encounter a family caregiver who is in a separate location than the patient if the patient so wishes and provides his or her consent. <i>Initiative of AARP</i> .	OPPOSE	Senate Assignments
SB 567 (Villivalam)	Allows optometrists to provide services via telehealth. Identical to <u>HB 1976</u> ( <u>Moeller</u> ).	MONITOR	Senate Assignments
	Utilization Management		
HB 711 (Harris)	Creates the Prior Authorization Reform Act to establish new requirements regarding disclosure and review of PA requirements, denial of claims or coverage by a utilization review organization for various levels of service, including nonurgent and urgent care effective January 1, 2022. The provisions of the bill incorporate some feedback provided by ILHIC to HB 5510 (Harris) of the 101st General Assembly. Proponents of the bill, including ISMS and other provider and patient advocacy groups, have formed a "Your Care Can't Wait" campaign in support of prior authorization reform. Identical to SB 177 (Holmes).	OPPOSE	House Rules

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<u>HB 3777 (Ortiz)</u>	Prohibits prior authorization for prescription drugs used in the treatment of COVID-19 that have received emergency authorization from the FDA.	TBD	House Rules
<u>SB 158 (Holmes)</u>	Creates the Prior Authorization Reform Act to establish new requirements regarding disclosure and review of PA requirements, denial of claims or coverage by a utilization review organization for various levels of service, including nonurgent and urgent care effective January 1, 2022. <i>This bill will be tabled in favor of SB 177 (Holmes).</i>	OPPOSE	Senate Assignments
<u>SB 177 (Holmes)</u>	Creates the Prior Authorization Reform Act to establish new requirements regarding disclosure and review of PA requirements, denial of claims or coverage by a utilization review organization for various levels of service, including nonurgent and urgent care effective January 1, 2022. The provisions of the bill incorporate some feedback provided by ILHIC to HB 5510 (Harris) of the 101st General Assembly. Proponents of the bill, including ISMS and other provider and patient advocacy groups, have formed a "Your Care Can't Wait" campaign in support of prior authorization reform. Identical to HB 711 (Harris).	OPPOSE	Senate Assignments
	Behavioral Health		
HB 213 (Conroy)	Creates the Eating Disorder Treatment Parity Task Force within the DOI to review reimbursements to eating disorder treatment providers in IL, as well as out-of-state providers of similar services. The Task Force currently does not provide for industry representation, but requires the group to "work cooperatively with the insurance industry to identify the high costs of medical complications, disability, and loss of life associated with eating disorders and to determine whether disparities in insurance reimbursement is limiting access to a full range of evidence-based treatment providers in the State."	OPPOSE (Due to lack of industry representation on the Task Force) The sponsor has agreed to file an amendment to add 2 members of the insurance industry to the Task Force).	House Mental Health & Addiction
HB 2595 (Conroy)	Mandates coverage for medically necessary treatment for mental health and substance use conditions. Requires insurers to base medical necessity and utilization review criteria on specific current generally accepted standards of mental, emotional, nervous, or substance use disorder or condition care, including exclusively applying the criteria and guidelines set forth in the most recent versions of the treatment criteria developed by the nonprofit professional association for the relevant clinical specialty. Provides that an insurer shall not apply different, additional, conflicting, or more restrictive utilization review criteria than the criteria and guidelines set forth in the treatment criteria. Provides that the Director may, after	OPPOSE	House Rules

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	appropriate notice and opportunity for hearing, assess a civil penalty between \$5,000 and \$20,000 for each violation. Identical to SB 697 (Fine). KFI initiative & priority for 2021.		
HB 3197 (Conroy)	Creates the Suicide Treatment Improvements Act to require that all at-risk patients be provided with one-on-one suicide prevention counseling by the public or private psychiatric facility at which the at-risk patient is being treated and mandates individual and group health insurance coverage for these services.	OPPOSE	House Rules
HB 3198 (Conroy)	Creates the Suicide Treatment Improvements Act to require suicide prevention counseling and treatment at facilities and mandates individual and group health insurance coverage for these services (similar to HB 3197); however the provisions of the bill also place certain requirements on IDPH and local public safety officials to identify individuals at risk for suicide.	OPPOSE	House Rules
HB 3259 (Gong Gershowitz)	Mandates coverage for the diagnosis and medically necessary treatment (instead of reasonable and necessary treatment and services for) mental health and substance use disorders and requires insurers to base medical necessity and utilization review criteria on specific current generally accepted standards of mental, emotional, nervous, or substance use disorder or condition care, including exclusively applying the criteria and guidelines set forth in the most recent versions of the treatment criteria developed by the nonprofit professional association for the relevant clinical specialty (similar to HB 2595 (Conroy)). The provisions also prohibit an insurer that authorizes a specific type of treatment by a provider from rescinding or modifying the authorization after that provider renders the health care service. Provides that if services for the medically necessary treatment of a mental health or substance use disorder are not available in-network within the geographic and timely access standards set by law or regulation, the insurer shall arrange coverage to ensure the delivery of medically necessary out-of-network services and any medically necessary follow-up services, and the insured shall pay no more in total for benefits rendered than the cost sharing that the insured would pay for the same covered services received from an in-network provider and further require every insurer to sponsor an education program, make the program available to other stakeholders, provide clinical review criteria at no cost to providers and insured patients, conduct interrater reliability testing, and achieve interrate pass rates of at least 90% or comply with specified requirements if the 90% threshold is not met.	OPPOSE	House Rules

Bill Number	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
HB 3517 (Wheeler)	In provisions concerning development of medical necessity criteria for the coverage of CSC/ACT treatment models for early treatment of serious mental illness, provides that the rules adopted by the DOI defining medical necessity shall be updated during calendar year 2021 to include nationally recognized, generally acceptable clinical criteria sourced to evidence-based medicine and to avoid unnecessary anti-competitive impacts.	MONITOR	House Rules
HB 3583 (Avelar)	Creates the Affordable Drug Manufacturing Act requiring IDPH to enter into partnerships to increase competition, lower prices, and address shortages in the market for generic prescription drugs, to reduce the cost of prescription drugs for public and private purchasers, taxpayers, and consumers, and to increase patient access to affordable drugs. Requires the partnerships to result in the production or distribution of generic prescription drugs with the intent that these drugs be made widely available to public and private purchasers, providers and suppliers, and pharmacies. IDPH is directed to consult with entities, including health insurers, regarding the establishment of a fair price for the prescription drugs.	MONITOR	House Rules
SB 202 (Morrison)	Provides that it is a civil rights violation to offer a group or individual policy of accident and health insurance, including coverage against disablement or death, that does <u>not</u> include equal terms and conditions of coverage for the treatment of a mental, emotional, nervous, or substance use disorder or condition or a history thereof. Senator Morrison sponsored <u>P.A. 101-0332</u> establishing a task force to study disability income insurance and parity for behavioral health conditions, but the Governor has not yet made appointments to the task force and the group has not yet met or begun that work.	OPPOSE	Senate Assignments
SB 471 (Fine)	Sets forth time and distance standards for mental health providers. The proposed changes do not amend the existing network adequacy law (P.A. 100-502) and instead set these specific standards forth in Section 370c of the Insurance Code addressing mental health parity coverage. P.A. 100-502, which was negotiated by the industry, gave the Department authority to determine network standards for different providers annually and while mental health and substance abuse providers were not explicitly included in the list of specialists, the law allows the Department to consider other specialties. <i>ILHIC worked with the sponsor in 2020 to address some of these concerns; however, the language was never completely finalized before COVID interrupted the legislative session.</i>	OPPOSE	Senate Assignments

Bill Number	Bill Description/Action	<b>ILHIC Position</b>	<u>Status</u>
SB 697 (Fine)	Mandates coverage for medically necessary treatment for mental health and substance use conditions. Requires insurers to base medical necessity and utilization review criteria on specific current generally accepted standards of mental, emotional, nervous, or substance use disorder or condition care, including exclusively applying the criteria and guidelines set forth in the most recent versions of the treatment criteria developed by the nonprofit professional association for the relevant clinical specialty. Provides that an insurer shall not apply different, additional, conflicting, or more restrictive utilization review criteria than the criteria and guidelines set forth in the treatment criteria. Provides that the Director may, after appropriate notice and opportunity for hearing, assess a civil penalty between \$5,000 and \$20,000 for each violation. Identical to HB 2595 (Conroy). KFI initiative & priority for 2021.	OPPOSE	Senate Assignments
	Prescription Drugs/PBMs		
HB 1745 (Harris)	Requires health insurance carriers that provide coverage for prescription drugs to ensure that, within service areas and levels of coverage specified by federal law, at least half of individual and group plans meet one or more of the following criteria: 1) apply a pre-deductible and flat-dollar copayment structure to the entire drug benefit; 2) limit a beneficiary's monthly out-of-pocket financial responsibility for prescription drugs to a specified amount; or 3) limit a beneficiary's annual out-of-pocket financial responsibility for prescription drugs to a specified amount. Effective January 1, 2022. Identical to SB 275 (Bennett).	OPPOSE	House Rules
<u>HB 2370 (Avelar)</u>	"Cap the copay" legislation that restricts an insured's monthly out of pocket cost to \$100 per 30-day supply.	OPPOSE	House Rules
HB 2919 (Mazzochi)	Provides that upon request by a party contracting with a pharmacy benefit manager, the party has an annual right to audit compliance with the terms of the contract by the pharmacy benefit manager, including, but not limited to, full disclosure of any value provided by a pharmaceutical manufacturer to a pharmacy benefit manager or the parent, subsidiary, or affiliate company of a pharmacy benefit manager. Provides for other PBM disclosure requirements.	MONITOR	House Rules
HB 3312 (Welter)	Requires insurers to cap OOP for a covered prescription inhalant drug to \$100 per 30-day supply regardless of the type and amount of the drug needed by the insured. Language aligns with similar OOP limits applied to insulin per P.A. 101-0625.	OPPOSE	House Rules

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HB 3403 (Ness)	Reduces OOP limit on insulin drugs from \$100 (originally set under P.A. 101- 0625 to \$30.	OPPOSE	House Rules
HB 3609 (Flowers)	Requires prescription drug manufacturers to provide advance notice of a price increase of a prescription drug with a wholesale acquisition cost of more than \$40 if the increase is more than 10% and to disclose information regarding factors associated with the price increase. Requires the Department of Public Health to conduct an annual public hearing on the aggregate trends in prescription drug pricing.	TBD	House Rules
HB 3630 (Harris)	Requires insurers to replace a brand name drug with a new generic equivalent on the formulary once it becomes available in the market or move the brand name drug to the lowest cost tier. In provisions concerning a contract between a health insurer and a pharmacy benefit manager, provides that a pharmacy benefit manager must update and publish maximum allowable cost pricing information according to specified requirements, must provide a reasonable administrative appeal procedure to allow pharmacies to challenge maximum allowable costs, and must comply with specified requirements if an appeal is denied. The legislation also sets forth contracting requirements for PBMs, including fiduciary responsibilities.	OPPOSE	House Rules
HB 3867 (Moeller)	Requires IDPH to design a prescription drug importation program where the State serves as the licensed wholesaler of imported drugs from Canada. The provisions set forth auditing and AG enforcement criteria, including ensuring that any participating health plan formularies, cost-sharing, and reimbursement criteria is based on the actual acquisition cost of the imported drug.	NO POSITION	House Rules
SB 275 (Bennett)	Requires health insurance carriers that provide coverage for prescription drugs to ensure that, within service areas and levels of coverage specified by federal law, at least half of individual and group plans meet one or more of the following criteria: 1) apply a pre-deductible and flat-dollar copayment structure to the entire drug benefit; 2) limit a beneficiary's monthly out-of-pocket financial responsibility for prescription drugs to a specified amount; or 3) limit a beneficiary's annual out-of-pocket financial responsibility for prescription drugs to a specified amount. Effective January 1, 2022. Identical to HB 1745 (Harris).	OPPOSE	Senate Assignments
	Surprise Billing		
HB 317 (Jones)	Requires an air ambulance service or other entity that directly or indirectly, whether through an affiliated entity, agreement with a third-party entity, or otherwise, solicits air ambulance membership subscriptions, accepts	MONITOR	House Rules

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	membership applications, or charges membership fees to be regulated as insurance under the Insurance Code.		
<u>HB 3268 (Flowers)</u>	Amends the Fair Patient Billing Act to prohibit a hospital from aggressively pursue debt collection for non-payment of a hospital bill against a patient with an annual household income of \$51,000 or less and further provides that a hospital whenever possible and after reviewing the patient eligibility, shall charge as much as possible of the patient's hospital bill to insurers.	OPPOSE	House Rules
<u>HB 3421 (Dina</u> <u>Delgado)</u>	Provides that if a patient unknowingly and through no fault of his or her own receives care from a health care professional or health care provider who is not among the network of health care providers for the patient's health care plan, the health care professional or health care provider may not charge or bill that patient for that care.	MONITOR	House Rules
	Coverage Mandates		
HB 61 (Costa Howard)	The provisions require coverage of prescription inhalants and require (instead of make permissive) a health insurer or managed care plan from denying or limiting coverage refills for prescription inhalants to enable persons to breathe when suffering from asthma or other life-threatening bronchial ailments if those restrictions are contrary to what has been prescribed and considered medically appropriate.	MONITOR	House Insurance
<u>HB 135</u> (Mussman)	Authorizes the IL Department of Public Health to issue a standing order for contraceptives and authorizes a pharmacist to dispense hormonal contraceptives. The legislation requires health insurers to cover patient care services related to the dispensing of hormonal contraceptives for pharmacists.	OPPOSE	Health Care Licenses
HB 1779 (Flowers)	Prohibits health insurers from requiring prior authorization for biomarker testing for an insured with advanced or metastatic stage 3 or 4 cancer or biomarker testing of cancer progression or recurrence in the insured with advanced or metastatic stage 3 or 4 cancer.	OPPOSE	House Rules
HB 2406 (Scherer)	Provides that an individual or group policy of accident and health insurance or managed care plan in effect on and after March 9, 2020 must provide coverage for the cost of administering a COVID-19 vaccination. Language is silent on vaccine as approved by the FDA.	OPPOSE	House Rules
HB 2473 (Mazzochi)	In provisions requiring insurance coverage for prostate-specific antigen tests and for colorectal cancer examination and screening, removes provisions requiring the testing be recommended or prescribed by a physician. The	OPPOSE	House Rules

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	provisions also mandate coverage for testing of sexually transmitted diseases or infections.		
HB 2589 (Conroy)	The bill includes provisions mandating coverage for ALL opioid antagonists approved by the FDA in addition to reimbursing a hospital for the hospital's cost of any FDA approved opioid antagonist. Identical to <a href="SB 679">SB 679</a> (Fine).	OPPOSE	House Rules
HB 2653 (Mason)	Mandates first dollar coverage for a diagnostic colonoscopy. The provisions include HSA tax preservation language.	OPPOSE	House Rules
<u>HB 2930</u> (Mazzochi)	In provisions concerning health insurance coverage for treatment of pediatric autoimmune neuropsychiatric disorders, provides that on and after the effective date of the amendatory Act, an insured shall have a cause of action for liquidated damages in the amount of \$1,000 or actual damages, whichever is greater, against any entity issuing a group or individual policy of accident and health insurance or managed care plan that fails to provide the coverage required for treatment of pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections and pediatric acute onset neuropsychiatric syndrome.	OPPOSE	House Rules
<u>HB 3397</u> (Mazzochi)	Requires first dollar coverage on diagnostic testing for a pediatric autoimmune neuropsychiatric disorder if such diagnostic testing is ordered by a physician (coverage is not required if the physician indicates that the diagnostic testing is requested by a guardian or parent). <i>Provisions do not include exemptions for HSAs</i> .	OPPOSE	House Rules
HB 3709 (Croke)	In provisions concerning health insurance coverage of infertility treatment, provides that coverage for the diagnosis and treatment of infertility shall be provided without discrimination on the basis of age, ancestry, color, disability, domestic partner status, gender, gender expression, gender identity, genetic information, marital status, national origin, race, religion, sex, or sexual orientation. Removes provisions stating that "infertility" means the inability to conceive after one year of unprotected sexual intercourse or the inability to sustain a successful pregnancy.	TBD	House Rules
HB 3794 (Stephens)	Requires insurers to cap OOP for a diabetic self-management supplies (not including insulin) to \$100 per 30-day supply regardless of the type and amount of the supply needed by the insured. Language aligns with similar OOP limits applied to insulin per P.A. 101-0625.	OPPOSE	House Rules
<u>HB 3845</u> (LaPointe)	Mandates 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	OPPOSE	House Rules

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	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 the coverage.		
SB 679 (Fine)	The bill includes provisions mandating coverage for ALL opioid antagonists	OPPOSE	Senate Assignments
	approved by the FDA in addition to reimbursing a hospital for the hospital's cost		
	of any FDA approved opioid antagonist. Identical to HB 2589 (Conroy).		
	Miscellaneous/Other		
HB 146 (Morgan)	Authorizes the Director of Insurance to actively approve individual and small	OPPOSE	House Insurance
	group ACA health plan rates and may disapprove any rate deemed		
	"unreasonable." The Director must act on the rates within 60 days or else they		
	are deemed approved.		
<u>HB 1728</u>	Amends the Medical Patient Rights Act to provide, in addition to any other right	MONITOR	House Rules
(Mazzochi)	provided under the Act, certain qualifying patients have the ability to request		
	diagnostic screenings without a physician's order as follows: (1) females over		
	the age of 40 have the right to a breast cancer screening mammogram once per		
	year; and all persons have a right to request annual screening under the age of		
	40 if such person has a family history of breast cancer; or genetic testing		
	has confirmed likelihood that such person has otherwise tested positive		
	for BRCA1 or BRCA2 mutations; (2) males have the right to prostate-		
	specific antigen testing at once per year if specified requirements are met; (3)		
	all persons have the right to colorectal screening under specified conditions; (4)		
	all persons over the age of 18, or under the age of 18 with one parent's consent,		
	have the right to screening for sexually transmitted diseases or infections at		
	least every 6 months, or in the event of unprotected sexual activity; and (5) all		
	persons over the age of 18, or under the age of 18 with a parent's or legal		
	guardian's consent, have the right to screening for COVID-19 infection and		
	testing for COVID-19 antibodies. The provisions of the bill do not require		

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	coverage and the patient seeking the diagnostic test without a written order from a physician shall be responsible for paying for the diagnostic test provided that the provider of the diagnostic testing provides the patient in writing the cost of the diagnostic test prior to it being performed and the patient agrees to that cost.		
<u>HB 2472</u> (Mazzochi)	Requires the Director to solicit information and data from health insurance carriers regarding insurance coverage for pediatric autoimmune neuropsychiatric disorder to report back to the General Assembly by November 15, 2021.	MONITOR	House Rules
HB 2948 (Morgan)	<b>DOI Initiative</b> seeking to address the copay accumulator ban implemented under P.A. 101-0452 as it applies to HSAs paired with a HDHP (to preserve the pre-tax advantages). The language, however, also requires insurers to identify a non-HSA eligible HDHP and offer a non-HSA eligible product if they do provide an HSA-eligible HDHP.	OPPOSE	House Rules
HB 3175 (Jones)	<b>DOI Initiative</b> increasing the wellness coverage cap from 20% to 30% per federal rules and further provides for clean-up of the Navigator Certification Act.	NO POSITION	House Rules
<u>HB 3327 (Haas)</u>	In provisions concerning timely payment for health care services, provides that failure to make periodic payments within specified time periods shall entitle a health care professional, health care facility, independent practice association, physician-hospital organization, insurer, health maintenance organization, managed care plans health care plan, preferred provider organization, or third party administrator to interest at the rate of 9% semiannually (rather than 9% per year).	MONITOR	House Rules
HB 3598 (Avelar)	Requires companies that issue group policies of accident and health insurance to offer such policies to local chambers of commerce.	OPPOSE	House Rules
HB 3707 (Yingling)	For purposes of group health insurance coverage, revises the definition of "small employer" to mean an employer who employs an average of at least one but not more than 50 employees on business days during the preceding calendar year and who employs at least one employee on the first day of the plan year (rather than an employer who employs an average of at least 2 employees on business days during the preceding calendar year and who employs at least 2 employees on the first day of the plan year).	TBD	House Rules
HB 3874 (Yang Rohr)	In provisions concerning infertility coverage and coverage for epinephrine injectors, provides that specified coverage shall be applicable to policies of insurance written in other states that insure an Illinois resident.	OPPOSE	House Rules