

HB4000



101ST GENERAL ASSEMBLY

State of Illinois

2019 and 2020

HB4000

Introduced 1/8/2020, by Rep. Margo McDermed

SYNOPSIS AS INTRODUCED:

215 ILCS 5/155.47 new

Amends the Illinois Insurance Code. Prohibits a life insurance company from denying coverage to an individual, limiting the amount, extent, or kind of coverage available to the individual, or charging an individual or group to which the individual belongs a different rate solely because the individual has been prescribed or has obtained through a standing order an opioid antagonist.

LRB101 14541 SMS 63440 b

A BILL FOR

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by adding
5 Section 155.47 as follows:

6 (215 ILCS 5/155.47 new)

7 Sec. 155.47. Prohibited practices relating to prescription
8 for or obtainment of opioid antagonist.

9 (a) As used in this Section, "opioid antagonist" means any
10 drug that binds to opioid receptors and blocks or otherwise
11 inhibits the effects of opioids acting on those receptors to
12 reverse the effects of an opioid overdose.

13 (b) This Section applies to a life insurance policy:

14 (1) issued or delivered in this State; or

15 (2) issued by a life insurance company organized in
16 this State.

17 (c) A life insurance company may not, based solely on
18 whether an individual has been prescribed or has obtained
19 through a standing order an opioid antagonist:

20 (1) deny coverage to the individual;

21 (2) limit the amount, extent, or kind of coverage
22 available to the individual; or

23 (3) charge the individual or a group to which the

1 individual belongs a rate that is different from the rate
2 charged to other individuals or groups, respectively, for
3 the same coverage, unless the charge is based on sound
4 underwriting or actuarial principles reasonably related to
5 actual or anticipated loss experience for a particular
6 risk.