

1 AN ACT concerning insurance.

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
5 changing Section 356s as follows:

6 (215 ILCS 5/356s)

7 Sec. 356s. Post-parturition care. An individual or group
8 policy of accident and health insurance that provides
9 maternity coverage and is amended, delivered, issued, or
10 renewed after the effective date of this amendatory Act of
11 1996 shall provide coverage for the following:

12 (1) a minimum of 48 hours of inpatient care
13 following a vaginal delivery for the mother and the
14 newborn, except as otherwise provided in this Section; or

15 (2) a minimum of 96 hours of inpatient care
16 following a delivery by caesarian section for the mother
17 and newborn, except as otherwise provided in this
18 Section.

19 The decision to deliver by caesarian section shall be
20 made only by the patient and her attending physician licensed
21 to practice medicine in all its branches. Coverage and
22 benefits may not be reduced because of the decision to
23 deliver by caesarian section.

24 A shorter length of hospital inpatient stay for services
25 related to maternity and newborn care may be provided if the
26 attending physician licensed to practice medicine in all of
27 its branches determines, in accordance with the protocols and
28 guidelines developed by the American College of Obstetricians
29 and Gynecologists or the American Academy of Pediatrics, that
30 the mother and the newborn meet the appropriate guidelines
31 for that length of stay based upon evaluation of the mother

1 and newborn and the coverage and availability of a
2 post-discharge physician office visit or in-home nurse visit
3 to verify the condition of the infant in the first 48 hours
4 after discharge.

5 (Source: P.A. 89-513, eff. 9-15-96; 90-14, eff. 7-1-97.)