**Section 2005.20 Applicability**

a) This Part shall apply to individual and group accident and health insurance policies to the extent that they provide benefits and coverage that fall under an excepted benefits plan and to all other individual and group insurance policies that are not subject to 50 Ill. Adm. Code 2001.5 or 50 Ill. Adm. Code 2008.

b) *For purposes of this* Part, *the term "excepted benefits" means benefits under one or more* (or any combination) *of the following*:

1) *Benefits not subject to requirements:*

A) *Coverage only for accident, or disability income insurance, or any combination thereof;*

B) *Coverage issued as a supplement to liability insurance;*

C) *Liability insurance, including general liability insurance and automobile liability insurance;*

D) *Workers' compensation or similar insurance;*

E) *Automobile medical payment insurance;*

F) *Credit-only insurance;*

G) *Coverage for on-site medical clinics;* or

H) *Other similar insurance coverage, specified in* this Chapter, *under which benefits for medical care are secondary or incidental to other insurance benefits.*

2) *Benefits not subject to requirements if offered separately:*

A) *Limited scope dental or vision benefits;*

B) *Benefits for long-term care, nursing home care, home health care, community-based care, or any combination thereof;* or

C) *Such other similar, limited benefits as are specified in rules.*

3) *Benefits not subject to requirements if offered as independent, noncoordinated benefits:*

A) *Coverage only for a specified disease or illness;* or

B) *Hospital indemnity or other fixed indemnity insurance.* [215 ILCS 97/20] (26 USC 9832)

(Source: Amended at 38 Ill. Reg. 2132, effective January 2, 2014)