**Section 2008.45 Creditable coverage**

Creditable coverage means:

a) With respect to an individual, coverage of the individual provided under any of the following:

1) A group health plan;

2) Health insurance coverage;

3) Part A or Part B of Title XVIII of the Social Security Act (Medicare);

4) Title XIX of the Social Security Act (Medicaid), other than coverage consisting solely of benefits under Section 1928;

5) Chapter 55 (CHAMPUS) (10 USC);

6) A medical care program of the Indian Health Service or of a tribal organization;

7) A state health benefits risk pool;

8) A health plan offered under Chapter 89 (Federal Employees Health Benefits Program) (5 USC);

9) A public health plan as defined in federal regulation; and

10) A health benefit plan under Section 5(e) of the Peace Corps Act (22 USC 2504(e)).

b) Creditable coverage shall not include one or more, or any combination, of the following:

1) Coverage only for accident and disability income insurance, or any combination thereof;

2) Coverage issued as a supplement to liability insurance;

3) Liability insurance, including general liability insurance and automobile liability insurance;

4) Workers' compensation or similar insurance;

5) Automobile medical payment insurance;

6) Credit-only insurance;

7) Coverage for on-site medical clinics; and

8) Other similar insurance coverage, specified in federal regulations, under which benefits for medical care are secondary or incidental to other insurance benefits.

c) Creditable coverage shall not include the following benefits if they are provided under a separate policy, certificate or contract of insurance or are otherwise not an integral part of the plan:

1) Limited scope dental or vision benefits;

2) Benefits for traditional long-term care or long-term care partnership insurance, nursing home care, home health care, community-based care, or any combination thereof; and

3) Such other similar, limited benefits as are specified in federal regulations.

d) Creditable coverage shall not include the following benefits if offered as independent, noncoordinated benefits:

1) Coverage only for a specified disease or illness; and

2) Hospital indemnity or other fixed indemnity insurance.

e) Creditable coverage shall not include the following if it is offered as a separate policy, certificate or contract of insurance:

1) Medicare supplemental health insurance as defined under section 1882(g)(1) of the Social Security Act (42 USC 1395ss(g)(1));

2) Coverage supplemental to the coverage provided under Chapter 55 (10 USC); and

3) Similar supplemental coverage provided under a group health plan.

(Source: Amended at 42 Ill. Reg. 21625, effective November 26, 2018)