**Section 2014.20 Applicability**

For policies, contracts, and certificates issued, delivered, amended, or renewed on or after January 1, 2025, except for excepted benefits, short-term, limited-duration health insurance coverage, Medicare Advantage plans, and coverage under the medical assistance program in the Illinois Public Aid Code [305 ILCS 5], this Part applies to all individual and group accident and health insurance, health care plans, limited health care plans, and voluntary health services plans, including pharmaceutical-only policies, contracts, and certificates.