**Section 2019.40 Minimum Benefit Standards**

a) Coverage for durable medical equipment shall be subject to the same deductible, copayment, and coinsurance provisions provided for other durable medical equipment, depending on whether the coverage is provided under the policy or a durable medical equipment rider to the policy. The minimum benefit shall not apply to a group policy of accident and health insurance that does not provide durable medical equipment.

b) Except as otherwise provided in Section 356z.41 of the Illinois Insurance Code [215 ILCS 5], coverage for pharmaceuticals and supplies shall be subject to the same coverage, deductible, co-payment, and co-insurance provisions provided for other pharmaceuticals, depending on whether that coverage is provided under the policy or a drug rider to the policy. The minimum benefit shall not apply to a group policy of accident and health insurance that does not provide drug coverage.

(Source: Amended at 45 Ill. Reg. 7141, effective May 28, 2021)