**Section 2028.20 Definitions**

As used in this Part:

"Accident and health insurance" shall have the meaning set forth in Section 4 Class 1(b) and Class 2(a) of the Code and includes those coverages authorized by the Health Maintenance Organization Act [215 ILCS 125], the Limited Health Service Organization Act [215 ILCS 130], and the Voluntary Health Services Plan Act [215 ILCS 165]. With regard to a fraternal benefit society, the term includes coverages authorized by Section 297.1(4) and (5) of the Code.

"Address" means a street address, mailing address or e-mail address.

"Claim related information" means all claim or billing information relating specifically to an insured, subscriber or person covered by an individual or group policy of accident and health insurance issued, delivered, amended or renewed by a company doing business in this State.

"Code" means the Illinois Insurance Code [215 ILCS 5].

"Company" means a company, as defined in Section 2 of the Code, that issues, delivers, amends or renews an individual or group policy of accident and health insurance or other insurance providing accident and health insurance benefits.

"Director" means the Director of the Illinois Department of Insurance.

"Fraternal benefit society" shall have the meaning set forth in Section 282.1 of the Code.

"Insured" means a natural person who is, has been or will be covered under an individual or group accident and health policy or a policy including accident and health coverage.

"Person" means a natural person or legal entity, including a partnership, limited liability company, association, trust or corporation.

"Policy" means a policy, contract or certificate of accident and health insurance.

"Policyholder" means a person to whom a policy has been issued.

"Reasonable request" means:

a statement that disclosure of all or part of the claim related information to which the request pertains could endanger an individual; or

a copy of a valid protective order from a court of competent jurisdiction.

The request shall specify an alternative address, telephone number or other method of contact.

"Requestor" means an insured making a request to receive claim-related information by alternative means, or the insured's legal representative, or, with regard to an insured who is a child, the child's parent or guardian.