**Section 2040.10 Purpose**

This Part is intended to help protect insured individuals' access during an epidemic or public health emergency to timely, affordable health care services by requiring temporary accommodations or exceptions to the terms of their health insurance coverage. As demonstrated during the COVID-19 outbreak, an epidemic or public health emergency that rises to the level of a statewide disaster is likely to result in significant economic impact, including loss of income, wages, and working hours, for Illinois residents and employers. These losses will temporarily reduce their ability either to pay for coverage or to qualify for their employment-based coverage under the terms of their health insurance coverage. A widespread loss of coverage combined with a loss in income is likely to undermine public health officials' efforts to contain the illness or health condition causing the public health emergency because affected individuals may delay seeking testing or treatment. Additionally, it is likely to place a financial strain on health care providers if increasing numbers of uninsured individuals use health care services, whether related or not to the illness or health condition causing the public health emergency. Such an epidemic or emergency is also likely to place a strain on the ability of health care providers to deliver services quickly and efficiently to the increased number of patients who need them, particularly if those services are subject to utilization review. Such an epidemic or emergency could also cause shortages or disruptions to prescription drug supplies. This Part is intended to prevent or mitigate the impact of the above problems and to relieve insureds of policy restrictions or requirements that become unfair or unjust under extraordinary circumstances.