**Section 2040.20 Applicability**

a) Except as provided in subsection (b), this Part applies regarding all policies, contracts, and certificates of health insurance coverage that are or will be in force, issued, delivered, amended, or renewed in this State and subject to the Director's authority under any insurance law.

b) This Part does not apply to short-term, limited-duration health insurance coverage or policies of excepted benefits, except when specifically provided for dental benefits. This Part does not apply to any group health insurance coverage that is not provided by a health maintenance organization, except as specified in Section 2040.80.

c) The provisions of this Part generally apply only while the Governor has a disaster proclamation in effect for all counties of the State pursuant to Section 7 of the Illinois Emergency Management Agency Act [20 ILCS 3305] that is predicated on an epidemic or public health emergency, and only if, pursuant to that proclamation, the Governor has generally ordered individuals to stay at their home or place of residence or has generally ordered the cessation of non-essential business and operations in this State. However, any provision of this Part that requires an action or period to last for a specific length of time shall apply as written even if that time goes beyond the disaster proclamation period, provided that the trigger for that requirement occurred while the disaster proclamation was in effect. Continuous renewals or extensions of a disaster proclamation shall be treated as creating a single disaster proclamation period.