

# SB2444



## 100TH GENERAL ASSEMBLY

### State of Illinois

2017 and 2018

**SB2444**

Introduced 1/30/2018, by Sen. William R. Haine

#### SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.16

Amends the Illinois Insurance Code in an Article concerning accident and health insurance. Provides that benefits mandated by the Article do not apply to certain types of insurance policies (rather than specified provisions of the Article do not apply to short-term travel, disability income, long-term care, accident only, or limited or specified disease policies).

LRB100 17206 SMS 32362 b

A BILL FOR

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by  
5 changing Section 356z.16 as follows:

6 (215 ILCS 5/356z.16)

7 Sec. 356z.16. Applicability of mandated benefits to  
8 supplemental policies.

9 (a) Unless specified otherwise, the benefits mandated by  
10 this Article do not apply to the following types of coverage:

11 (1) coverage only for accident or disability income  
12 insurance, or any combination thereof;

13 (2) coverage issued as a supplement to liability  
14 insurance;

15 (3) liability insurance, including general liability  
16 insurance and automobile liability insurance;

17 (4) workers' compensation or similar insurance;

18 (5) automobile medical payment insurance;

19 (6) credit-only insurance;

20 (7) coverage for on-site medical clinics;

21 (8) benefits for medical care that are secondary or  
22 incidental to other insurance benefits; or

23 (9) short-term, limited duration insurance.

1       (b) Unless specified otherwise, the benefits mandated by  
2 this Article do not apply to the following types of coverage if  
3 offered separately:

4           (1) limited scope dental or vision benefits; or

5           (2) benefits for long-term care, nursing home care,  
6 home health care, community-based care, or any combination  
7 thereof.

8       (c) Unless specified otherwise, the benefits mandated by  
9 this Article do not apply to the following types of coverage if  
10 offered as independent, noncoordinated benefits:

11           (1) coverage only for a specified disease or illness;

12       or

13           (2) hospital indemnity or other fixed indemnity  
14 insurance.

15       (d) Unless specified otherwise, the benefits mandated by  
16 this Article do not apply to the following types of coverage if  
17 offered as a separate insurance policy:

18           (1) Medicare supplemental policies (as defined under  
19 42 U.S.C. 1395ss (g) (1));

20           (2) coverage supplemental to the coverage provided  
21 under 10 U.S.C. Chapter 55; or

22           (3) similar supplemental coverage provided to coverage  
23 under a group health plan.

24 ~~Unless specified otherwise, the following Sections of the~~  
25 ~~Illinois Insurance Code do not apply to short-term travel,~~  
26 ~~disability income, long term care, accident only, or limited or~~

1 ~~specified disease policies: 355b, 356b, 356c, 356d, 356g, 356k,~~  
2 ~~356m, 356n, 356p, 356q, 356r, 356t, 356u, 356w, 356x, 356z.1,~~  
3 ~~356z.2, 356z.4, 356z.5, 356z.6, 356z.8, 356z.12, 356z.14,~~  
4 ~~356z.19, 356z.21, 356z.25, 364.01, 367.2-5, and 367c.~~  
5 (Source: P.A. 100-386, eff. 1-1-18.)