1 AN ACT concerning regulation.

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

- Section 5. The Illinois Insurance Code is amended by adding Sections 155.47 and 155.48 as follows:
- 6 (215 ILCS 5/155.47 new)
- Sec. 155.47. Prohibited practices relating to substance use disorder treatment.
- 9 (a) As used in this Section, "recovery support",

 10 "substance use disorder", and "treatment" have the meanings

 11 set forth in the Substance Use Disorder Act.
- 12 (b) A company authorized to transact life insurance in
 13 this State may not, based solely on whether an individual has
 14 participated in a substance use treatment or recovery support
 15 program no less than 5 years before application:
- 16 (1) deny coverage to the individual;
- 17 (2) limit the amount, extent, or kind of coverage
 18 available to the individual; or
- 19 (3) charge the individual or a group to which the
 20 individual belongs a rate that is different from the rate
 21 charged to other individuals or groups, respectively, for
 22 the same coverage, unless the charge is based on sound
 23 underwriting or actuarial principles reasonably related to

- 1 <u>actual or anticipated loss experience for a particular</u>
- 2 <u>risk.</u>
- 3 (215 ILCS 5/155.48 new)
- Sec. 155.48. Prohibited practices relating to prescription

 for or obtainment of opioid antagonist.
- (a) As used in this Section, "opioid antagonist" means any
 drug that binds to opioid receptors and blocks or otherwise
 inhibits the effects of opioids acting on those receptors to
 reverse the effects of an opioid overdose.
- 10 (b) A company authorized to transact life insurance in
 11 this State may not, based solely on whether an individual has
 12 been prescribed or has obtained through a standing order an
 13 opioid antagonist:
- 14 (1) deny coverage to the individual;
- 15 (2) limit the amount, extent, or kind of coverage

 16 available to the individual; or
- 17 (3) charge the individual or a group to which the

 18 individual belongs a rate that is different from the rate

 19 charged to other individuals or groups, respectively, for

 20 the same coverage, unless the charge is based on sound

 21 underwriting or actuarial principles reasonably related to

 22 actual or anticipated loss experience for a particular

 23 risk.