

# HB0339



## 102ND GENERAL ASSEMBLY

State of Illinois

2021 and 2022

HB0339

Introduced 1/29/2021, by Rep. Mark Batinick

### SYNOPSIS AS INTRODUCED:

215 ILCS 190/10

Amends the Short-Term, Limited-Duration Health Insurance Coverage Act. Removes provisions concerning a required expiration date for any short-term, limited duration health insurance coverage policy that is delivered or issued for delivery. Effective immediately.

LRB102 04378 BMS 14396 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 Short-Term, Limited-Duration Health  
5 Insurance Coverage Act is amended by changing Section 10 as  
6 follows:

7 (215 ILCS 190/10)

8 Sec. 10. Application; scope; duration of coverage.

9 (a) This Act applies to health insurance issuers that  
10 offer short-term, limited-duration health insurance coverage  
11 to individuals in this State and to short-term,  
12 limited-duration health insurance coverage that is delivered  
13 or issued for delivery in this State, including coverage  
14 issued outside of this State that covers individuals in this  
15 State.

16 (b) A short-term, limited-duration health insurance  
17 coverage policy may not be issued or delivered to any person  
18 residing in this State unless the policy, when delivered or  
19 issued for delivery in this State, complies with the  
20 provisions of this Act.

21 (c) (Blank). ~~Any short term, limited duration health~~  
22 ~~insurance coverage policy that is delivered or issued for~~  
23 ~~delivery in this State must have an expiration date in the~~

1 ~~policy that is less than 181 days after the effective date and~~  
2 ~~shall not be renewable or extendable within a period of 365~~  
3 ~~days after the individual's coverage under the policy ends,~~  
4 ~~either at the option of the issuer or the individual. Renewal~~  
5 ~~of a short term, limited duration health insurance coverage~~  
6 ~~policy includes the issuance of a new short term,~~  
7 ~~limited duration health insurance policy by an issuer to a~~  
8 ~~policyholder within 60 days after the expiration of a policy~~  
9 ~~previously issued by the issuer to the policyholder.~~

10 (d) Any short-term, limited-duration health insurance  
11 coverage policy that is delivered or issued for delivery in  
12 this State may not be rescinded before the expiration date in  
13 the policy, except in cases of nonpayment of premiums, fraud,  
14 or as provided in subsection (e).

15 (e) Any short-term, limited-duration health insurance  
16 coverage policy that is delivered or issued for delivery in  
17 this State shall contain an option for an individual to cancel  
18 coverage after any 30-day interval during the term of the  
19 plan.

20 (Source: P.A. 100-1118, eff. 11-27-18.)

21 Section 99. Effective date. This Act takes effect upon  
22 becoming law.