

103RD GENERAL ASSEMBLY State of Illinois 2023 and 2024 HB5258

Introduced 2/9/2024, by Rep. Hoan Huynh

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.71 new

Amends the Illinois Insurance Code. Provides that a group or individual policy of accident and health insurance issued, amended, delivered, or renewed after January 1, 2026 that provides dependent coverage shall make that dependent coverage available to the parent or stepparent of the insured if the parent or stepparent meets the definition of a qualifying relative under specified federal law and lives or resides within the accident and health insurance policy's service area. Exempts specialized health care service plans, Medicare supplement insurance, hospital-only policies, accident-only policies, or specified disease insurance policies from the provisions. Defines "dependent".

LRB103 38992 RPS 69129 b

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 Section 356z.71 as follows:
- 6 (215 ILCS 5/356z.71 new)
- 7 <u>Sec. 356z.71. Insurance coverage for dependent parents.</u>
- 8 (a) For purposes of this Section:
- 9 "Dependent" means the spouse or registered domestic
 10 partner, child, parent, or stepparent of an individual subject
 11 to applicable terms of the accident and health insurance plan

policy who relies on support from the insured individual.

- 13 (b) A group or individual policy of accident and health
 14 insurance issued, amended, delivered, or renewed after January
 15 1, 2026 that provides dependent coverage shall make that
 16 dependent coverage available to the parent or stepparent of
 17 the insured if the parent or stepparent meets the definition
- the insured if the parent or stepparent meets the definition
- of a qualifying relative under 26 U.S.C. 152(d) and lives or
- 19 <u>resides within the accident and health insurance policy's</u>
- 20 <u>service area.</u>

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- 21 (c) This Section does not apply to specialized health care
- 22 <u>service plans, Medicare supplement insurance, hospital-only</u>
- 23 policies, accident-only policies, or specified disease

- insurance policies that reimburse for hospital, medical, or
- 2 <u>surgical expenses.</u>