

103RD GENERAL ASSEMBLY State of Illinois 2023 and 2024 SB0054

Introduced 1/20/2023, by Sen. Laura Fine

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356w

Amends the Illinois Insurance Code. Provides that coverage for self-management training and education, equipment, and supplies for diabetes treatment shall include insulin pumps and medical supplies required for the use of an insulin pump when medically necessary and prescribed by a physician licensed to practice medicine in all of its branches.

LRB103 05341 BMS 50360 b

1 AN ACT concerning regulation.

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

- 4 Section 5. The Illinois Insurance Code is amended by
- 5 changing Section 356w as follows:
- 6 (215 ILCS 5/356w)
- 7 Sec. 356w. Diabetes self-management training and 8 education.
- 9 (a) A group policy of accident and health insurance that
 10 is amended, delivered, issued, or renewed after the effective
 11 date of this amendatory Act of 1998 shall provide coverage for
 12 outpatient self-management training and education, equipment,
 13 and supplies, as set forth in this Section, for the treatment
 14 of type 1 diabetes, type 2 diabetes, and gestational diabetes
 15 mellitus.
 - (b) As used in this Section:

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17 "Diabetes self-management training" means instruction in an outpatient setting which enables a diabetic patient to 18 19 understand the diabetic management process and 20 management of diabetic therapy as a means of avoiding frequent 21 hospitalization and complications. Diabetes self-management 22 training shall include the content areas listed in the National Standards for Diabetes Self-Management Education 2.3

- 1 Programs as published by the American Diabetes Association,
- 2 including medical nutrition therapy and education programs, as
- 3 defined by the contract of insurance, that allow the patient
- 4 to maintain an Alc level within the range identified in
- 5 nationally recognized standards of care.
- 6 "Medical nutrition therapy" shall have the meaning
- 7 ascribed to that term in the Dietitian Nutritionist Practice
- 8 Act.
- 9 "Physician" means a physician licensed to practice
- 10 medicine in all of its branches providing care to the
- 11 individual.
- "Qualified provider" for an individual that is enrolled
- 13 in:
- 14 (1) a health maintenance organization that uses a
- primary care physician to control access to specialty care
- means (A) the individual's primary care physician licensed
- to practice medicine in all of its branches, (B) a
- 18 physician licensed to practice medicine in all of its
- branches to whom the individual has been referred by the
- 20 primary care physician, or (C) a certified, registered, or
- 21 licensed network health care professional with expertise
- in diabetes management to whom the individual has been
- referred by the primary care physician.
- 24 (2) an insurance plan means (A) a physician licensed
- 25 to practice medicine in all of its branches or (B) a
- 26 certified, registered, or licensed health care

- professional with expertise in diabetes management to whom the individual has been referred by a physician.
 - (c) Coverage under this Section for diabetes self-management training, including medical nutrition education, shall be limited to the following:
 - (1) Up to 3 medically necessary visits to a qualified provider upon initial diagnosis of diabetes by the patient's physician or, if diagnosis of diabetes was made within one year prior to the effective date of this amendatory Act of 1998 where the insured was a covered individual, up to 3 medically necessary visits to a qualified provider within one year after that effective date.
 - (2) Up to 2 medically necessary visits to a qualified provider upon a determination by a patient's physician that a significant change in the patient's symptoms or medical condition has occurred. A "significant change" in condition means symptomatic hyperglycemia (greater than 250 mg/dl on repeated occasions), severe hypoglycemia (requiring the assistance of another person), onset or progression of diabetes, or a significant change in medical condition that would require a significantly different treatment regimen.

Payment by the insurer or health maintenance organization for the coverage required for diabetes self-management training pursuant to the provisions of this Section is only

- 1 required to be made for services provided. No coverage is
- 2 required for additional visits beyond those specified in items
- 3 (1) and (2) of this subsection.
- 4 Coverage under this subsection (c) for diabetes
- 5 self-management training shall be subject to the same
- 6 deductible, co-payment, and co-insurance provisions that apply
- 7 to coverage under the policy for other services provided by
- 8 the same type of provider.
- 9 (d) Coverage shall be provided for the following equipment
- 10 when medically necessary and prescribed by a physician
- licensed to practice medicine in all of its branches. Coverage
- 12 for the following items shall be subject to deductible,
- 13 co-payment and co-insurance provisions provided for under the
- 14 policy or a durable medical equipment rider to the policy:
- 15 (1) blood glucose monitors;
- 16 (2) blood glucose monitors for the legally blind;
- 17 (3) cartridges for the legally blind; and
- 18 (4) lancets and lancing devices.
- 19 This subsection does not apply to a group policy of
- 20 accident and health insurance that does not provide a durable
- 21 medical equipment benefit.
- (e) Coverage shall be provided for the following
- 23 pharmaceuticals and supplies when medically necessary and
- 24 prescribed by a physician licensed to practice medicine in all
- of its branches. Coverage for the following items shall be
- 26 subject to the same coverage, deductible, co-payment, and

- 1 co-insurance provisions under the policy or a drug rider to
- 2 the policy, except as otherwise provided for under Section
- 3 356z.41:
- 4 (1) insulin;
- 5 (2) syringes and needles;
- 6 (3) test strips for glucose monitors;
- 7 (4) FDA approved oral agents used to control blood 8 sugar; and
- 9 (5) glucagon emergency kits; and -
- 10 <u>(6) insulin pumps and medical supplies required for</u>
 11 the use of an insulin pump.
- 12 This subsection does not apply to a group policy of 13 accident and health insurance that does not provide a drug 14 benefit.
- (f) Coverage shall be provided for regular foot care exams
 by a physician or by a physician to whom a physician has
 referred the patient. Coverage for regular foot care exams
 shall be subject to the same deductible, co-payment, and
 co-insurance provisions that apply under the policy for other
 services provided by the same type of provider.
- 21 (g) If authorized by a physician, diabetes self-management 22 training may be provided as a part of an office visit, group 23 setting, or home visit.
- 24 (h) This Section shall not apply to agreements, contracts, 25 or policies that provide coverage for a specified diagnosis or 26 other limited benefit coverage.

1 (Source: P.A. 101-625, eff. 1-1-21.)