

103RD GENERAL ASSEMBLY State of Illinois 2023 and 2024 SB1557

Introduced 2/8/2023, by Sen. Laura M. Murphy

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.61 new 305 ILCS 5/5-16.8

Amends the Illinois Insurance Code. Provides that no individual or group policy of accident and health insurance or managed care organization shall change an insured's eligibility or coverage during a contract period. Provides that during a contract period, insureds shall have the protection and continuity of their providers, medication, covered benefits, and formulary during the contract period. Amends the Illinois Public Aid Code making conforming changes.

LRB103 27648 BMS 54024 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.61 as follows:
- 6 (215 ILCS 5/356z.61 new)
- 7 Sec. 356z.61. Contract terms; coverage. No individual or group policy of accident and health insurance or managed care 8 9 organization shall amend, deliver, issue, or renew a policy in a way that changes an insured's eligibility or coverage during 10 a contract period. During a contract period, an insured shall 11 12 have the protection and continuity of his or her providers, his or her medication, his or her covered benefits, and the 13 14 formulary during the contract period.
- Section 10. The Illinois Public Aid Code is amended by changing Section 5-16.8 as follows:
- 17 (305 ILCS 5/5-16.8)
- Sec. 5-16.8. Required health benefits. The medical assistance program shall (i) provide the post-mastectomy care benefits required to be covered by a policy of accident and health insurance under Section 356t and the coverage required

- 1 under Sections 356g.5, 356q, 356u, 356w, 356x, 356z.6,
- 2 356z.26, 356z.29, 356z.32, 356z.33, 356z.34, 356z.35, 356z.46,
- 3 356z.47, 356z.51, 356z.53, 356z.56, 356z.59, and 356z.60, and
- 4 356z.61 of the Illinois Insurance Code, (ii) be subject to the
- 5 provisions of Sections 356z.19, 356z.44, 356z.49, 364.01,
- 6 370c, and 370c.1 of the Illinois Insurance Code, and (iii) be
- 7 subject to the provisions of subsection (d-5) of Section 10 of
- 8 the Network Adequacy and Transparency Act.
- 9 The Department, by rule, shall adopt a model similar to
- 10 the requirements of Section 356z.39 of the Illinois Insurance
- 11 Code.
- On and after July 1, 2012, the Department shall reduce any
- 13 rate of reimbursement for services or other payments or alter
- 14 any methodologies authorized by this Code to reduce any rate
- 15 of reimbursement for services or other payments in accordance
- with Section 5-5e.
- To ensure full access to the benefits set forth in this
- 18 Section, on and after January 1, 2016, the Department shall
- 19 ensure that provider and hospital reimbursement for
- 20 post-mastectomy care benefits required under this Section are
- 21 no lower than the Medicare reimbursement rate.
- 22 (Source: P.A. 101-81, eff. 7-12-19; 101-218, eff. 1-1-20;
- 23 101-281, eff. 1-1-20; 101-371, eff. 1-1-20; 101-574, eff.
- 24 1-1-20; 101-649, eff. 7-7-20; 102-30, eff. 1-1-22; 102-144,
- 25 eff. 1-1-22; 102-203, eff. 1-1-22; 102-306, eff. 1-1-22;
- 26 102-530, eff. 1-1-22; 102-642, eff. 1-1-22; 102-804, eff.

- 1 1-1-23; 102-813, eff. 5-13-22; 102-816, eff. 1-1-23; 102-1093,
- 2 eff. 1-1-23; 102-1117, eff. 1-13-23.)