

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 Illinois Insurance Code is amended by  
5 adding Section 356z.71 as follows:

6 (215 ILCS 5/356z.71 new)

7 Sec. 356z.71. Coverage for medically necessary care and  
8 treatment to address a major injury to the jaw either through  
9 an accident or disease.

10 (a) In this Section, "medically necessary care and  
11 treatment to address a major injury to the jaw either through  
12 an accident or disease" includes:

13 (1) oral and facial surgery, including reconstructive  
14 services and procedures necessary to improve, restore, or  
15 maintain vital functions;

16 (2) dental implants, crowns, or bridges;

17 (3) prosthetic treatment such as obturators, speech  
18 appliances, and feeding appliances;

19 (4) orthodontic treatment and management;

20 (5) prosthodontic treatment and management; and

21 (6) otolaryngology treatment and management.

22 (b) An individual or group policy of accident and health  
23 insurance amended, delivered, issued, or renewed on or after

1 January 1, 2026 shall provide coverage for medically necessary  
2 care and treatment to address a major injury to the jaw either  
3 through an accident or disease. Coverage under this Section  
4 may impose the same deductibles, coinsurance, or other  
5 cost-sharing limitations that are imposed on other related  
6 benefits under the policy.