



## 93RD GENERAL ASSEMBLY

### State of Illinois

### 2003 and 2004

Introduced 2/6/2004, by Michael J. Madigan

#### SYNOPSIS AS INTRODUCED:

215 ILCS 5/351A-4

from Ch. 73, par. 963A-4

Amends the Illinois Insurance Code. Makes a technical change in a Section relating to long-term care insurance.

LRB093 17078 SAS 42744 b

1 AN ACT concerning insurance.

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 changing Section 351A-4 as follows:

6 (215 ILCS 5/351A-4) (from Ch. 73, par. 963A-4)

7 Sec. 351A-4. Limitation. A ~~No~~ long-term care insurance  
8 policy may not:

9 (1) Be cancelled, nonrenewed or otherwise terminated  
10 on grounds of the age or the deterioration of the mental or  
11 physical health of the insured individual or certificate  
12 holder.

13 (2) Contain a provision establishing a new waiting  
14 period in the event existing coverage is converted to or  
15 replaced by a new or other form, except with respect to an  
16 increase in benefits voluntarily selected by the insured  
17 individual or group policyholder.

18 (3) Provide coverage for skilled nursing care only or  
19 provide significantly more coverage for skilled care in a  
20 facility than coverage for lower levels of care.

21 (Source: P.A. 92-148, eff. 7-24-01.)