

# 94TH GENERAL ASSEMBLY

## State of Illinois

## 2005 and 2006

### SB0910

Introduced 2/18/2005, by Sen. William R. Haine - Emil Jones, Jr.

### SYNOPSIS AS INTRODUCED:

215 ILCS 134/65

Amends the Managed Care Reform and Patient Rights Act. Makes a technical change in a Section concerning emergency services.

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AN ACT concerning regulation.

#### Be it enacted by the People of the State of Illinois, 2 represented in the General Assembly: 3

4 Section 5. The Managed Care Reform and Patient Rights Act 5 is amended by changing Section 65 as follows:

- (215 ILCS 134/65) 6
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Sec. 65. Emergency services prior to stabilization.

(a) A health care plan that that provides or that is 8 required by law to provide coverage for emergency services 9 shall provide coverage such that payment under this coverage is 10 not dependent upon whether the services are performed by a plan 11 or non-plan health care provider and without regard to prior 12 authorization. This coverage shall be at the same benefit level 13 14 as if the services or treatment had been rendered by the health care plan physician licensed to practice medicine in all its 15 branches or health care provider. 16

17 (b) Prior authorization or approval by the plan shall not 18 be required for emergency services.

19 (c) Coverage and payment shall only be retrospectively denied under the following circumstances: 20

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(1) upon reasonable determination that the emergency services claimed were never performed; 22

23 (2) upon timely determination that the emergency evaluation and treatment were rendered to an enrollee who 24 25 sought emergency services and whose circumstance did not 26 meet the definition of emergency medical condition;

(3) upon determination that the patient receiving such services was not an enrollee of the health care plan; or

29 (4) upon material misrepresentation by the enrollee or 30 health care provider; "material" means a fact or situation that is not merely technical in nature and results or could 31 result in a substantial change in the situation. 32

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1 (d) When an enrollee presents to a hospital seeking 2 emergency services, the determination as to whether the need 3 for those services exists shall be made for purposes of 4 treatment by a physician licensed to practice medicine in all 5 its branches or, to the extent permitted by applicable law, by other appropriately licensed personnel under the supervision 6 7 of or in collaboration with a physician licensed to practice 8 medicine in all its branches. The physician or other 9 appropriate personnel shall indicate in the patient's chart the results of the emergency medical screening examination. 10

11 (e) The appropriate use of the 911 emergency telephone 12 system or its local equivalent shall not be discouraged or 13 penalized by the health care plan when an emergency medical 14 condition exists. This provision shall not imply that the use 15 of 911 or its local equivalent is a factor in determining the 16 existence of an emergency medical condition.

17 (f) The medical director's or his or her designee's 18 determination of whether the enrollee meets the standard of an 19 emergency medical condition shall be based solely upon the 20 presenting symptoms documented in the medical record at the 21 time care was sought. Only a clinical peer may make an adverse 22 determination.

(g) Nothing in this Section shall prohibit the imposition
of deductibles, copayments, and co-insurance. Nothing in this
Section alters the prohibition on billing enrollees contained
in the Health Maintenance Organization Act.

27 (Source: P.A. 91-617, eff. 1-1-00.)