



95TH GENERAL ASSEMBLY

State of Illinois

2007 and 2008

HB4409

by Rep. Elizabeth Coulson

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356h

from Ch. 73, par. 968h

Amends the Illinois Insurance Code. In addition to prohibiting a policy of accident and health insurance from excluding or limiting a child's coverage solely because the child is adopted or the child does not reside with the insured, prohibits excluding or limiting a child's coverage solely because the child is unmarried and 25 years of age or younger or because the child is unmarried, 30 years of age or younger, and a full-time student at an institution of higher education.

LRB095 14711 KBJ 40632 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 356h as follows:

6 (215 ILCS 5/356h) (from Ch. 73, par. 968h)

7 Sec. 356h. No individual or group policy of accident and
8 health insurance which covers the insured's immediate family or
9 children, as well as covering the insured, shall exclude a
10 child from coverage or limit coverage for a child solely
11 because:

12 (1) the child is an adopted child; ~~or solely because~~

13 (2) the child does not reside with the insured; ~~or~~

14 (3) the child is unmarried and 25 years of age or
15 younger or the child is unmarried, is 30 years of age or
16 younger, and is a full-time student at an institution of
17 higher education.

18 For purposes of this Section, a child who is in the
19 custody of the insured, pursuant to an interim court order of
20 adoption or, in the case of group insurance, placement of
21 adoption, whichever comes first, vesting temporary care of the
22 child in the insured, is an adopted child, regardless of
23 whether a final order granting adoption is ultimately issued.

1 (Source: P.A. 91-549, eff. 8-14-99.)