

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 357.14 and by adding Section 367k as follows:

6 (215 ILCS 5/357.14) (from Ch. 73, par. 969.14)

7 Sec. 357.14. Except as provided in section 357.26, no such
8 policy delivered or issued for delivery to any person in this
9 State shall contain provisions respecting the matters set forth
10 in sections 357.15 through 357.24 ~~357.25~~ unless such provisions
11 are in the words in which the same appear in this article;
12 provided, however, that the company may, at its option, use in
13 lieu of any such provision a corresponding provision of
14 different wording approved by the Director which is not less
15 favorable in any respect to the insured or the beneficiary. Any
16 such provision contained in the policy shall be preceded
17 individually by the appropriate caption appearing in the
18 following sections or, at the option of the company, by such
19 appropriate individual or group captions or subcaptions as the
20 Director may approve.

21 (Source: Laws 1967, p. 1735.)

22 (215 ILCS 5/367k new)

1 Sec. 367k. Intoxication and narcotics; exclusion of
2 coverage prohibited.

3 (a) A group or individual major medical policy of accident
4 or health insurance or managed care plan amended, delivered,
5 issued, or renewed after January 1, 2008 shall not, solely on
6 the basis of the insured being intoxicated or under the
7 influence of a narcotic, exclude coverage for any emergency or
8 other medical, hospital, or surgical expenses incurred by an
9 insured as a result of and related to an injury acquired while
10 the insured is intoxicated or under the influence of any
11 narcotic, regardless of whether the intoxicant or narcotic is
12 administered on the advice of a health care practitioner.

13 (b) Coverage required under this Section may be subject to
14 deductibles, copayments, coinsurance, or annual or maximum
15 payment limits that are consistent with deductibles,
16 copayments, coinsurance, or annual or maximum payment limits
17 applicable to other similar coverage under the plan.

18 (215 ILCS 5/357.25 rep.)

19 Section 10. The Illinois Insurance Code is amended by
20 repealing Section 357.25.