99TH GENERAL ASSEMBLY

State of Illinois

2015 and 2016

SB2596

Introduced 2/16/2016, by Sen. Terry Link

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.8

Amends the Illinois Insurance Code. Provides that a group or individual policy of accident and health insurance or managed care plan amended, delivered, issued, or renewed after the effective date of the amendatory Act must provide coverage for medically necessary preventative physical or rehabilitative therapy for insureds diagnosed with multiple sclerosis without any treatment limitation or calendar year maximum as determined by the patient's treating physician. Makes changes to the provision's definition of "preventative physical therapy" to include physical and other rehabilitative therapy. Removes requirements that coverage under this provision be subject to the same coinsurance, waiting period, cost sharing limitation, treatment limitation, calendar year maximum, or other limitation as provided for other physical or rehabilitative therapy benefits.

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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 changing Section 356z.8 as follows:

6 (215 ILCS 5/356z.8)

7 Sec. 356z.8. Multiple sclerosis preventative physical or 8 rehabilitative therapy. A group or individual policy of 9 accident and health insurance or managed care plan amended, delivered, issued, or renewed after the effective date of this 10 amendatory Act of the 99th General Assembly this amendatory Act 11 of the 94th General Assembly must provide coverage for 12 13 medically necessary preventative physical or rehabilitative 14 therapy without any treatment limitation or calendar year maximum as determined necessary by the patient's treating 15 physician, for insureds diagnosed with multiple sclerosis. For 16 the purposes of this Section, "preventative physical or 17 therapy" 18 rehabilitative means physical and other 19 rehabilitative therapy that is prescribed by a physician licensed to practice medicine in all of its branches for the 20 21 purpose of treating parts of the body affected by multiple 22 sclerosis, but only where the physical or rehabilitative therapy includes reasonably defined goals, including, but not 23

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1 limited to, sustaining the level of function the person has 2 achieved, with periodic evaluation of the efficacy of the 3 physical or rehabilitative therapy against those goals. The coverage required under this Section shall be subject to the 4 5 same deductible, coinsurance, waiting period, cost sharing 6 limitation, treatment limitation, calendar year maximum, or 7 other limitations as provided for other physical or rehabilitative therapy benefits covered by the policy. 8

9 (Source: P.A. 94-1076, eff. 12-29-06.)