

1 AN ACT relating to 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 370c as follows:

6 (215 ILCS 5/370c) (from Ch. 73, par. 982c)

7 Sec. 370c. (1) On and after the effective date of this  
8 Section, every insurer which delivers, issues for delivery or  
9 renews or modifies group A&H policies providing coverage for  
10 hospital or medical treatment or services for illness on an  
11 expense-incurred basis shall offer to the applicant or group  
12 policyholder subject to the insurers standards of  
13 insurability, coverage for reasonable and necessary treatment  
14 and services for mental, emotional or nervous disorders or  
15 conditions up to the limits provided in the policy for other  
16 disorders or conditions, except (i) the insured may be  
17 required to pay up to 50% of expenses incurred as a result of  
18 the treatment or services, and (ii) the annual benefit limit  
19 may be limited to the lesser of \$10,000 or 25% of the  
20 lifetime policy limit.

21 (2) Each insured that is covered for mental, emotional  
22 or nervous disorders or conditions shall be free to select  
23 the physician licensed to practice medicine in all its  
24 branches, licensed clinical psychologist, ~~or~~ licensed  
25 clinical social worker, or licensed clinical professional  
26 counselor of his choice to treat such disorders, and the  
27 insurer shall pay the covered charges of such physician  
28 licensed to practice medicine in all its branches, licensed  
29 clinical psychologist, ~~or~~ licensed clinical social worker, or  
30 licensed clinical professional counselor up to the limits of  
31 coverage, provided (i) the disorder or condition treated is

1 covered by the policy, and (ii) the physician, licensed  
2 psychologist, ~~or~~ licensed clinical social worker, or licensed  
3 clinical professional counselor is authorized to provide said  
4 services under the statutes of this State and in accordance  
5 with accepted principles of his profession.

6 Insofar as this Section applies solely to licensed  
7 clinical social workers and licensed clinical professional  
8 counselors, those persons who may provide services to  
9 individuals shall do so after the licensed clinical social  
10 worker or licensed clinical professional counselor has  
11 informed the patient of the desirability of the patient  
12 conferring with the patient's primary care physician and the  
13 licensed clinical social worker or licensed clinical  
14 professional counselor has provided written notification to  
15 the patient's primary care physician, if any, that services  
16 are being provided to the patient. That notification may,  
17 however, be waived by the patient on a written form. Those  
18 forms shall be retained by the licensed clinical social  
19 worker or licensed clinical professional counselor for a  
20 period of not less than 5 years.

21 (Source: P.A. 86-1434.)

22 Section 99. Effective date. This Act takes effect upon  
23 becoming law.