

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 351A-4 as follows:

6 (215 ILCS 5/351A-4) (from Ch. 73, par. 963A-4)

7 Sec. 351A-4. Limitation. A No long-term care insurance  
8 policy may not:

9 (1) Be cancelled, nonrenewed or otherwise terminated on  
10 grounds of the age or the deterioration of the mental or  
11 physical health of the insured individual or certificate  
12 holder.

13 (2) Contain a provision establishing a new waiting  
14 period in the event existing coverage is converted to or  
15 replaced by a new or other form within the same company,  
16 except with respect to an increase in benefits voluntarily  
17 selected by the insured individual or group policyholder.

18 (3) Provide coverage for skilled nursing care only or  
19 provide significantly more coverage for skilled care in a  
20 facility than coverage for lower levels of care.

21 (Source: P.A. 85-1172; 85-1174; 85-1440.)