

AN ACT concerning regulation.

**Be it enacted by the People of the State of Illinois,
represented in the General Assembly:**

Section 5. The Illinois Insurance Code is amended by adding Section 356z.71 as follows:

(215 ILCS 5/356z.71 new)

Sec. 356z.71. Coverage for medically necessary care and treatment to address a major injury to the jaw either through an accident or disease.

(a) In this Section, "medically necessary care and treatment to address a major injury to the jaw either through an accident or disease" includes:

(1) oral and facial surgery, including reconstructive services and procedures necessary to improve, restore, or maintain vital functions;

(2) dental implants, crowns, or bridges;

(3) prosthetic treatment such as obturators, speech appliances, and feeding appliances;

(4) orthodontic treatment and management;

(5) prosthodontic treatment and management; and

(6) otolaryngology treatment and management.

(b) An individual or group policy of accident and health insurance amended, delivered, issued, or renewed on or after

January 1, 2026 shall provide coverage for medically necessary care and treatment to address a major injury to the jaw either through an accident or disease. Coverage under this Section may impose the same deductibles, coinsurance, or other cost-sharing limitations that are imposed on other related benefits under the policy.