



## 100TH GENERAL ASSEMBLY

### State of Illinois

2017 and 2018

SB0969

Introduced 2/7/2017, by Sen. Martin A. Sandoval

#### SYNOPSIS AS INTRODUCED:

5 ILCS 375/6.11B new  
215 ILCS 5/356z.25 new

Amends the State Employees Group Insurance Act of 1971. Prohibits the program of health benefits under the Act from imposing a copayment, coinsurance, or office visit deductible amount charged to the insured for services rendered for each date of service by a physical therapist that is greater than the copayment, coinsurance, or office visit deductible amount charged to the insured for the services of a primary care physician or an osteopath for an office visit. Requires an insurer to state clearly the availability of physical therapy coverage under its policy or plan and all related limitations, conditions, and exclusions. Requires the Commission on Government Forecasting and Accountability to perform an actuarial analysis of the cost impact of that prohibition to health carriers, insureds with a health benefit plan, and other private and public payers and to issue a report on its findings on or before December 31, 2019. Amends the Illinois Insurance Code. Provides that an insurer shall not impose a copayment, coinsurance, or office visit deductible amount charged to the insured for services rendered for each date of service by a physical therapist licensed under the Illinois Physical Therapy Act that is greater than the copayment, coinsurance, or office visit deductible amount charged to the insured for the services of a primary care physician or an osteopath licensed under the Medical Practice Act of 1987 for an office visit. Provides that an insurer shall state clearly the availability of physical therapy coverage under its policy or plan and all related limitations, conditions, and exclusions.

LRB100 08240 SMS 18340 b

FISCAL NOTE ACT  
MAY APPLY

A BILL FOR

1 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 State Employees Group Insurance Act of 1971  
5 is amended by adding Section 6.11B as follows:

6 (5 ILCS 375/6.11B new)

7 Sec. 6.11B. Coverage for physical therapy.

8 (a) The program of health benefits provided under this Act  
9 shall not impose a copayment, coinsurance, or office visit  
10 deductible amount charged to the insured for services rendered  
11 for each date of service by a physical therapist licensed under  
12 the Illinois Physical Therapy Act that is greater than the  
13 copayment, coinsurance, or office visit deductible amount  
14 charged to the insured for the services of a primary care  
15 physician or an osteopath licensed under the Medical Practice  
16 Act of 1987 for an office visit. An insurer shall state clearly  
17 the availability of physical therapy coverage under its policy  
18 or plan and all related limitations, conditions, and  
19 exclusions.

20 (b) The Commission on Government Forecasting and  
21 Accountability shall perform an actuarial analysis of the cost  
22 impact of this Section to health carriers, insureds with a  
23 health benefit plan, and other private and public payers. The

1 Commission shall issue a report on its findings on or before  
2 December 31, 2019.

3 Section 10. The Illinois Insurance Code is amended by  
4 adding Section 356z.25 as follows:

5 (215 ILCS 5/356z.25 new)

6 Sec. 356z.25. Coverage for physical therapy. An insurer  
7 shall not impose a copayment, coinsurance, or office visit  
8 deductible amount charged to the insured for services rendered  
9 for each date of service by a physical therapist licensed under  
10 the Illinois Physical Therapy Act that is greater than the  
11 copayment, coinsurance, or office visit deductible amount  
12 charged to the insured for the services of a primary care  
13 physician or an osteopath licensed under the Medical Practice  
14 Act of 1987 for an office visit. An insurer shall state clearly  
15 the availability of physical therapy coverage under its policy  
16 or plan and all related limitations, conditions, and  
17 exclusions.