

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
10 terminated on grounds of the age or the deterioration of
11 the mental or physical health of the insured individual
12 or certificate 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, except with respect to
16 an increase in benefits voluntarily selected by the
17 insured individual or group policyholder.

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

21 (Source: P.A. 92-148, eff. 7-24-01.)