## 99TH GENERAL ASSEMBLY

## State of Illinois

# 2015 and 2016

#### HB2711

by Rep. Dan Brady

## SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.23 new

Amends the Illinois Insurance Code in relation to patient access to eye care. Provides that insurers may not set reimbursement rates in a manner that discriminates against a class of eye care providers. Provides that eye care coverage insurers may not preclude obtaining eye care directly from a licensed provider on a health care panel or promote a class of providers to the detriment of another class of providers. Requires that all providers on a provider panel be included in any publicly accessible list. Requires the inclusion of ophthalmologists and optometrists in provider panels. Imposes additional requirements.

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AN ACT concerning regulation.

(215 ILCS 5/356z.23 new)

# 2 Be it enacted by the People of the State of Illinois, 3 represented in the General Assembly:

Section 5. The Illinois Insurance Code is amended by adding
Section 356z.23 as follows:

8 <u>(a) In this Section:</u> 9 <u>"Covered person" means an individual enrolled in a health</u> 10 <u>benefit plan or an eligible dependent thereof.</u> 11 <u>"Covered services" means those health care services that a</u> 12 <u>health care insurer is obligated to pay for or provide to a</u> 13 <u>covered person under a health benefit plan.</u>

Sec. 356z.23. Patient access to eye care.

14 <u>"Eye care" means those health care services and materials</u> 15 <u>related to the care of the eye and related structures and</u> 16 <u>vision care services that a health care insurer is obligated to</u> 17 <u>pay for or provide to covered persons under the health benefit</u> 18 <u>plan.</u> 19 <u>"Health benefit plan" means any public or private health</u>

20 plan, program, policy, or agreement implemented in this State 21 that provides health benefits to covered persons, including, 22 but not limited to, payment and reimbursement for health care 23 services. HB2711

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| 1  | "Health care insurer" means an entity, including, but not  |
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| 2  | limited to, insurance companies, hospital service nonprofit  |
| 3  | corporations, nonprofit medical service corporations, health   |
| 4  | care corporations, health maintenance organizations, and   |
| 5  | preferred provider organizations authorized by the State to  |
| 6  | offer or provide health benefit plans, programs, policies,   |
| 7  | subscriber contracts, or any other agreements of a similar   |
| 8  | nature that compensate or indemnify health care providers for  |
| 9  | furnishing health care services.   |
| 10   | (b) A health care insurer providing a health benefit plan  |
| 11   | that includes eye care benefits shall:   |
| 12   | (1) not set professional fees or reimbursement for the   |
| 13   | same eye care services as defined by established current   |
|  |  |
| 14   | procedural terminology codes in a manner that  |
| 14<br>15   | procedural terminology codes in a manner that<br>discriminates against an individual eye care provider or a  |
|  |  |
| 15   | discriminates against an individual eye care provider or a   |
| 15<br>16   | discriminates against an individual eye care provider or a class of eye care providers;  |
| 15<br>16<br>17                                     | discriminates against an individual eye care provider or a<br>class of eye care providers;<br>(2) not preclude a covered person who seeks eye care   |
| 15<br>16<br>17<br>18                               | discriminates against an individual eye care provider or a<br><u>class of eye care providers;</u><br><u>(2) not preclude a covered person who seeks eye care</u><br><u>from obtaining such service directly from a provider on the</u>   |
| 15<br>16<br>17<br>18<br>19                         | discriminates against an individual eye care provider or a<br>class of eye care providers;<br>(2) not preclude a covered person who seeks eye care<br>from obtaining such service directly from a provider on the<br>health benefit plan provider panel who is licensed to   |
| 15<br>16<br>17<br>18<br>19<br>20                   | discriminates against an individual eye care provider or a<br><u>class of eye care providers;</u><br><u>(2) not preclude a covered person who seeks eye care</u><br><u>from obtaining such service directly from a provider on the</u><br><u>health benefit plan provider panel who is licensed to</u><br><u>provide eye care;</u>   |
| 15<br>16<br>17<br>18<br>19<br>20<br>21             | discriminates against an individual eye care provider or a<br>class of eye care providers;<br>(2) not preclude a covered person who seeks eye care<br>from obtaining such service directly from a provider on the<br>health benefit plan provider panel who is licensed to<br>provide eye care;<br>(3) not promote or recommend any class of providers to  |
| 15<br>16<br>17<br>18<br>19<br>20<br>21<br>22       | <pre>discriminates against an individual eye care provider or a<br/>class of eye care providers;<br/>(2) not preclude a covered person who seeks eye care<br/>from obtaining such service directly from a provider on the<br/>health benefit plan provider panel who is licensed to<br/>provide eye care;<br/>(3) not promote or recommend any class of providers to<br/>the detriment of any other class of providers for the same</pre>    |
| 15<br>16<br>17<br>18<br>19<br>20<br>21<br>22<br>23 | discriminates against an individual eye care provider or a<br>class of eye care providers;<br>(2) not preclude a covered person who seeks eye care<br>from obtaining such service directly from a provider on the<br>health benefit plan provider panel who is licensed to<br>provide eye care;<br>(3) not promote or recommend any class of providers to<br>the detriment of any other class of providers for the same<br>eye care service; |

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| 1  | (5) allow each eye care provider on a health benefit            |
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| 2  | plan provider panel, without discrimination between             |
| 3  | classes of eye care providers, to furnish covered eye care      |
| 4  | services to covered persons to the extent permitted by the      |
| 5  | provider's licensure;   |
| 6  | (6) not require any eye care provider to hold hospital          |
| 7  | privileges or impose any other condition or restriction for     |
| 8  | initial admittance to a provider panel not necessary for        |
| 9  | the delivery of eye care upon the providers that would have     |
| 10 | the effect of excluding an individual eye care provider or      |
| 11 | class of eye care providers from participation on the           |
| 12 | health benefit plan; and  |
| 13 | (7) include optometrists and ophthalmologists on the            |
| 14 | health benefit plan provider panel in a manner that ensures     |
| 15 | plan enrollees timely access and geographic access.             |
| 16 | (c) Nothing in this Section shall preclude a covered person     |
| 17 | from receiving eye care or other covered services from the      |
| 18 | covered person's personal physician in accordance with the      |
| 19 | terms of the health benefit plan.                               |
| 20 | (d) A person adversely affected by a violation of this          |
| 21 | Section by a health care insurer may bring an action in a court |
| 22 | of competent jurisdiction for injunctive relief against the     |
| 23 | insurer and, upon prevailing, in addition to any injunctive     |
| 24 | relief that may be granted, shall recover from the insurer      |
| 25 | damages of not more than \$100 and attorney's fees and costs.   |
| 26 | (e) Nothing in this Section requires a health benefit plan      |

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- 1 to include eye care benefits.
- 2 (f) The Director may adopt rules to enforce this Section.