

HB2680



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB2680

Introduced 2/6/2025, by Rep. Camille Y. Lilly

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.80 new

Amends the Illinois Insurance Code. Provides that any plan of health or accident insurance that provides coverage for prescription drugs and that is issued amended, renewed, or delivered on or after January 1, 2027 must include any amount paid by the insured or paid on behalf of the insured by another person when calculating the insured's overall contribution to any out-of-pocket maximum or other cost-sharing requirement. Provides an exception for a high-deductible health plan to the extent that providing coverage would disqualify that plan from eligibility for a health savings account.

LRB104 08538 BAB 18590 b

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 Illinois Insurance Code is amended by
5 adding Section 356z.80 as follows:

6 (215 ILCS 5/356z.80 new)

7 Sec. 356z.80. Prescription drug cost-sharing. Any plan of
8 health or accident insurance that provides coverage for
9 prescription drugs and that is issued amended, renewed, or
10 delivered on or after January 1, 2027 must include any amount
11 paid by the insured or paid on behalf of the insured by another
12 person when calculating the insured's overall contribution to
13 any out-of-pocket maximum or other cost-sharing requirement.
14 This requirement does not apply to any high-deductible health
15 plan to the extent that providing coverage would disqualify
16 that plan from eligibility for a health savings account under
17 Section 223 of the Internal Revenue Code.