



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB3605

Introduced 2/18/2025, by Rep. Camille Y. Lilly

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356u.10

Amends the Illinois Insurance Code. Makes changes to defined terms. Provides that a group policy of accident and health insurance or managed care plan that is amended, delivered, issued, or renewed after January 1, 2026 shall provide coverage for evidence-based cancer imaging for individuals with an increased risk of cancer as recommended by the current National Comprehensive Cancer Network clinical practice guidelines. Provides that this coverage shall be provided without cost-sharing, and the requirements of the Act shall not apply to the extent that providing coverage would disqualify a high-deductible health plan from eligibility for a health savings account.

LRB104 09298 BAB 19356 b

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 changing Section 356u.10 as follows:

6 (215 ILCS 5/356u.10)

7 Sec. 356u.10. Genetic testing and evidence-based
8 screenings for an inherited gene mutation.

9 (a) As used in ~~In~~ this Section:

10 "Genetic ~~genetic~~ testing for an inherited mutation" means
11 germline multi-gene testing for an inherited mutation
12 associated with an increased risk of cancer in accordance with
13 evidence-based, clinical practice guidelines.

14 "Cost-sharing requirements" means a deductible,
15 coinsurance, copayment, or any similar out-of-pocket expense.

16 "Evidence-based cancer imaging" means evidence-based
17 cancer imaging modalities in accordance with the most recent
18 version of the National Comprehensive Cancer Network clinical
19 practice guidelines.

20 (b) A group policy of accident and health insurance or
21 managed care plan that is amended, delivered, issued, or
22 renewed after January 1, 2026 shall provide coverage for
23 clinical genetic testing for an inherited gene mutation for

1 individuals with a personal or family history of cancer, as
2 recommended by a health care professional in accordance with
3 current evidence-based clinical practice guidelines,
4 including, but not limited to, the current version of the
5 National Comprehensive Cancer Network clinical practice
6 guidelines, and evidence-based cancer imaging for individuals
7 with an increased risk of cancer as recommended by the current
8 National Comprehensive Cancer Network clinical practice
9 guidelines. This coverage shall be provided without
10 cost-sharing. ~~The coverage shall limit the total amount that a~~
11 ~~covered person is required to pay for a clinical genetic test~~
12 ~~under this subsection to an amount not to exceed \$50, except~~
13 ~~for services for which cost sharing is prohibited under 42~~
14 ~~U.S.C. 300gg-13.~~ This subsection (b) shall not apply ~~to~~
15 ~~coverage of genetic testing~~ to the extent that providing such
16 coverage would disqualify a high-deductible health plan from
17 eligibility for a health savings account pursuant to Section
18 223 of the Internal Revenue Code.

19 (c) (Blank). ~~For individuals with a genetic test that is~~
20 ~~positive for an inherited mutation associated with an~~
21 ~~increased risk of cancer, coverage required under this Section~~
22 ~~shall include any evidence based screenings, as recommended by~~
23 ~~a health care professional in accordance with current~~
24 ~~evidence based clinical practice guidelines, to the extent~~
25 ~~that the management recommendation is not already covered by~~
26 ~~the policy, except that coverage for evidence based screenings~~

1 ~~under this subsection (c) may be subject to a deductible,~~
2 ~~coinsurance, or other cost sharing limitation so long as the~~
3 ~~limitation is not greater than that required for other related~~
4 ~~cancer risk management benefits covered under the policy. In~~
5 ~~this subsection, "evidence based cancer screenings" means~~
6 ~~medically recommended evidence based screening modalities in~~
7 ~~accordance with current clinical practice guidelines.~~

8 (Source: P.A. 103-914, eff. 1-1-25.)