



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB4391

Introduced 1/14/2026, by Rep. Martha Deuter

SYNOPSIS AS INTRODUCED:

5 ILCS 375/6.11	
55 ILCS 5/5-1069.3	
65 ILCS 5/10-4-2.3	
105 ILCS 5/10-22.3f	
215 ILCS 5/356z.88 new	
215 ILCS 125/5-3	from Ch. 111 1/2, par. 1411.2
215 ILCS 130/4003	from Ch. 73, par. 1504-3
215 ILCS 165/10	from Ch. 32, par. 604
305 ILCS 5/5-16.8	

Amends the Illinois Insurance Code. Provides that any policy of accident or health insurance amended, delivered, issued, or renewed on or after January 1, 2028 that provides coverage for medically necessary pediatric therapy shall provide coverage on a per-session basis. Provides that the terms of the policy may not limit coverage to a specified number of sessions per day. Amends the State Employees Group Insurance Act of 1971, the Counties Code, the Illinois Municipal Code, the School Code, the Health Maintenance Organization Act, the Limited Health Service Organization Act, the Voluntary Health Services Plans Act, and the Illinois Public Aid Code to require coverage under the provisions of those Acts. Effective immediately.

LRB104 17856 BAB 31290 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 State Employees Group Insurance Act of 1971
5 is amended by changing Section 6.11 as follows:

6 (5 ILCS 375/6.11)

7 (Text of Section before amendment by P.A. 104-1)

8 Sec. 6.11. Required health benefits; Illinois Insurance
9 Code requirements. The program of health benefits shall
10 provide the post-mastectomy care benefits required to be
11 covered by a policy of accident and health insurance under
12 Section 356t of the Illinois Insurance Code. The program of
13 health benefits shall provide the coverage required under
14 Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10,
15 356w, 356x, 356z.2, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8,
16 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15,
17 356z.17, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,
18 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,
19 356z.51, 356z.53, 356z.54, 356z.55, 356z.56, 356z.57, 356z.59,
20 356z.60, 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70,
21 356z.71, 356z.74, 356z.76, ~~and~~ 356z.77, ~~and~~ 356z.80, 356z.81,
22 356z.82, 356z.83, 356z.84, 356z.85, and 356z.88 of the
23 Illinois Insurance Code. The program of health benefits must

1 comply with Sections 155.22a, 155.37, 355b, 356z.19, 370c, and
2 370c.1 and Article XXXIIB of the Illinois Insurance Code. The
3 program of health benefits shall provide the coverage required
4 under Section 356m of the Illinois Insurance Code and, for the
5 employees of the State Employee Group Insurance Program only,
6 the coverage as also provided in Section 6.11B of this Act. The
7 Department of Insurance shall enforce the requirements of this
8 Section with respect to Sections 370c and 370c.1 and Article
9 XXXIIB of the Illinois Insurance Code; all other requirements
10 of this Section shall be enforced by the Department of Central
11 Management Services.

12 Rulemaking authority to implement Public Act 95-1045, if
13 any, is conditioned on the rules being adopted in accordance
14 with all provisions of the Illinois Administrative Procedure
15 Act and all rules and procedures of the Joint Committee on
16 Administrative Rules; any purported rule not so adopted, for
17 whatever reason, is unauthorized.

18 (Source: P.A. 103-8, eff. 1-1-24; 103-84, eff. 1-1-24; 103-91,
19 eff. 1-1-24; 103-420, eff. 1-1-24; 103-445, eff. 1-1-24;
20 103-535, eff. 8-11-23; 103-551, eff. 8-11-23; 103-605, eff.
21 7-1-24; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-870,
22 eff. 1-1-25; 103-914, eff. 1-1-25; 103-918, eff. 1-1-25;
23 103-951, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-27, eff.
24 1-1-26, 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.
25 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,
26 eff. 1-1-26; 104-417, eff. 8-15-25; revised 11-19-25.)

1 (Text of Section after amendment by P.A. 104-1)

2 Sec. 6.11. Required health benefits; Illinois Insurance
3 Code requirements. The program of health benefits shall
4 provide the post-mastectomy care benefits required to be
5 covered by a policy of accident and health insurance under
6 Section 356t of the Illinois Insurance Code. The program of
7 health benefits shall provide the coverage required under
8 Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10,
9 356w, 356x, 356z.2, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8,
10 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15,
11 356z.17, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,
12 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,
13 356z.51, 356z.53, 356z.54, 356z.55, 356z.56, 356z.57, 356z.59,
14 356z.60, 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70,
15 356z.71, 356z.74, 356z.76, ~~and 356z.77, 356z.79, and 356z.80,~~
16 356z.81, 356z.82, 356z.83, 356z.84, 356z.85, and 356z.88 of
17 the Illinois Insurance Code. The program of health benefits
18 must comply with Sections 155.22a, 155.37, 355b, 356z.19,
19 370c, and 370c.1 and Article XXXIIB of the Illinois Insurance
20 Code. The program of health benefits shall provide the
21 coverage required under Section 356m of the Illinois Insurance
22 Code and, for the employees of the State Employee Group
23 Insurance Program only, the coverage as also provided in
24 Section 6.11B of this Act. The Department of Insurance shall
25 enforce the requirements of this Section with respect to

1 Sections 370c and 370c.1 and Article XXXIIB of the Illinois
2 Insurance Code; all other requirements of this Section shall
3 be enforced by the Department of Central Management Services.

4 Rulemaking authority to implement Public Act 95-1045, if
5 any, is conditioned on the rules being adopted in accordance
6 with all provisions of the Illinois Administrative Procedure
7 Act and all rules and procedures of the Joint Committee on
8 Administrative Rules; any purported rule not so adopted, for
9 whatever reason, is unauthorized.

10 (Source: P.A. 103-8, eff. 1-1-24; 103-84, eff. 1-1-24; 103-91,
11 eff. 1-1-24; 103-420, eff. 1-1-24; 103-445, eff. 1-1-24;
12 103-535, eff. 8-11-23; 103-551, eff. 8-11-23; 103-605, eff.
13 7-1-24; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-870,
14 eff. 1-1-25; 103-914, eff. 1-1-25; 103-918, eff. 1-1-25;
15 103-951, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.
16 7-1-27; 104-27, eff. 1-1-26, 104-42, eff. 8-1-25; 104-68, eff.
17 1-1-26; 104-73, eff. 1-1-26; 104-289, eff. 1-1-26; 104-324,
18 eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25;
19 revised 11-19-25.)

20 Section 10. The Counties Code is amended by changing
21 Section 5-1069.3 as follows:

22 (55 ILCS 5/5-1069.3)

23 (Text of Section before amendment by P.A. 104-446)

24 Sec. 5-1069.3. Required health benefits. If a county,

1 including a home rule county, is a self-insurer for purposes
2 of providing health insurance coverage for its employees, the
3 coverage shall include coverage for the post-mastectomy care
4 benefits required to be covered by a policy of accident and
5 health insurance under Section 356t and the coverage required
6 under Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u,
7 356u.10, 356w, 356x, 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9,
8 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22,
9 356z.25, 356z.26, 356z.29, 356z.30, 356z.32, 356z.33, 356z.36,
10 356z.40, 356z.41, 356z.45, 356z.46, 356z.47, 356z.48, 356z.51,
11 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60, 356z.61,
12 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71, 356z.74,
13 ~~and~~ 356z.77, 356z.79, and 356z.80, 356z.81, 356z.82, 356z.83,
14 356z.84, 356z.85, and 356z.88 of the Illinois Insurance Code.

15 The coverage shall comply with Sections 155.22a, 355b,
16 356z.19, and 370c of the Illinois Insurance Code. The
17 Department of Insurance shall enforce the requirements of this
18 Section. The requirement that health benefits be covered as
19 provided in this Section is an exclusive power and function of
20 the State and is a denial and limitation under Article VII,
21 Section 6, subsection (h) of the Illinois Constitution. A home
22 rule county to which this Section applies must comply with
23 every provision of this Section.

24 Rulemaking authority to implement Public Act 95-1045, if
25 any, is conditioned on the rules being adopted in accordance
26 with all provisions of the Illinois Administrative Procedure

1 Act and all rules and procedures of the Joint Committee on
2 Administrative Rules; any purported rule not so adopted, for
3 whatever reason, is unauthorized.

4 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
5 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.
6 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,
7 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;
8 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.
9 6-9-25; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.
10 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,
11 eff. 1-1-26; 104-417, eff. 8-15-25; revised 1-7-26.)

12 (Text of Section after amendment by P.A. 104-446)

13 Sec. 5-1069.3. Required health benefits. If a county,
14 including a home rule county, is a self-insurer for purposes
15 of providing health insurance coverage for its employees, the
16 coverage shall include coverage for the post-mastectomy care
17 benefits required to be covered by a policy of accident and
18 health insurance under Section 356t and the coverage required
19 under Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u,
20 356u.10, 356w, 356x, 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9,
21 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22,
22 356z.25, 356z.26, 356z.29, 356z.30, 356z.32, 356z.33, 356z.36,
23 356z.40, 356z.41, 356z.45, 356z.46, 356z.47, 356z.48, 356z.51,
24 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60, 356z.61,
25 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71, 356z.74,

1 ~~and~~ 356z.77, 356z.79, and 356z.80, 356z.81, 356z.82, 356z.83,
2 356z.84, 356z.85, and 356z.88 of the Illinois Insurance Code.

3 The coverage shall comply with Sections 155.22a, 355b,
4 356z.19, 370c, and 370c.4 of the Illinois Insurance Code. The
5 Department of Insurance shall enforce the requirements of this
6 Section. The requirement that health benefits be covered as
7 provided in this Section is an exclusive power and function of
8 the State and is a denial and limitation under Article VII,
9 Section 6, subsection (h) of the Illinois Constitution. A home
10 rule county to which this Section applies must comply with
11 every provision of this Section.

12 Rulemaking authority to implement Public Act 95-1045, if
13 any, is conditioned on the rules being adopted in accordance
14 with all provisions of the Illinois Administrative Procedure
15 Act and all rules and procedures of the Joint Committee on
16 Administrative Rules; any purported rule not so adopted, for
17 whatever reason, is unauthorized.

18 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
19 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.
20 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,
21 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;
22 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.
23 6-9-25; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.
24 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,
25 eff. 1-1-26; 104-417, eff. 8-15-25; 104-446, eff. 6-1-26;
26 revised 1-7-26.)

1 Section 15. The Illinois Municipal Code is amended by
2 changing Section 10-4-2.3 as follows:

3 (65 ILCS 5/10-4-2.3)

4 (Text of Section before amendment by P.A. 104-446)

5 Sec. 10-4-2.3. Required health benefits. If a
6 municipality, including a home rule municipality, is a
7 self-insurer for purposes of providing health insurance
8 coverage for its employees, the coverage shall include
9 coverage for the post-mastectomy care benefits required to be
10 covered by a policy of accident and health insurance under
11 Section 356t and the coverage required under Sections 356g,
12 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10, 356w, 356x,
13 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11,
14 356z.12, 356z.13, 356z.14, 356z.15, 356z.22, 356z.25, 356z.26,
15 356z.29, 356z.30, 356z.32, 356z.33, 356z.36, 356z.40, 356z.41,
16 356z.45, 356z.46, 356z.47, 356z.48, 356z.51, 356z.53, 356z.54,
17 356z.56, 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64,
18 356z.67, 356z.68, 356z.70, 356z.71, 356z.74, ~~and~~ 356z.77,
19 356z.79, ~~and~~ 356z.80, 356z.81, 356z.82, 356z.83, 356z.84,
20 356z.85, and 356z.88 of the Illinois Insurance Code. The
21 coverage shall comply with Sections 155.22a, 355b, 356z.19,
22 and 370c of the Illinois Insurance Code. The Department of
23 Insurance shall enforce the requirements of this Section. The
24 requirement that health benefits be covered as provided in

1 this Section is an exclusive power and function of the State
2 and is a denial and limitation under Article VII, Section 6,
3 subsection (h) of the Illinois Constitution. A home rule
4 municipality to which this Section applies must comply with
5 every provision of this Section.

6 Rulemaking authority to implement Public Act 95-1045, if
7 any, is conditioned on the rules being adopted in accordance
8 with all provisions of the Illinois Administrative Procedure
9 Act and all rules and procedures of the Joint Committee on
10 Administrative Rules; any purported rule not so adopted, for
11 whatever reason, is unauthorized.

12 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
13 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.
14 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,
15 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;
16 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.
17 6-9-25; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.
18 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,
19 eff. 1-1-26; 104-417, eff. 8-15-25; revised 1-8-26.)

20 (Text of Section after amendment by P.A. 104-446)

21 Sec. 10-4-2.3. Required health benefits. If a
22 municipality, including a home rule municipality, is a
23 self-insurer for purposes of providing health insurance
24 coverage for its employees, the coverage shall include
25 coverage for the post-mastectomy care benefits required to be

1 covered by a policy of accident and health insurance under
2 Section 356t and the coverage required under Sections 356g,
3 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10, 356w, 356x,
4 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11,
5 356z.12, 356z.13, 356z.14, 356z.15, 356z.22, 356z.25, 356z.26,
6 356z.29, 356z.30, 356z.32, 356z.33, 356z.36, 356z.40, 356z.41,
7 356z.45, 356z.46, 356z.47, 356z.48, 356z.51, 356z.53, 356z.54,
8 356z.56, 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64,
9 356z.67, 356z.68, 356z.70, 356z.71, 356z.74, ~~and~~ 356z.77,
10 356z.79, and 356z.80, 356z.81, 356z.82, 356z.83, 356z.84,
11 356z.85, and 356z.88 of the Illinois Insurance Code. The
12 coverage shall comply with Sections 155.22a, 355b, 356z.19,
13 370c, and 370c.4 of the Illinois Insurance Code. The
14 Department of Insurance shall enforce the requirements of this
15 Section. The requirement that health benefits be covered as
16 provided in this Section is an exclusive power and function of
17 the State and is a denial and limitation under Article VII,
18 Section 6, subsection (h) of the Illinois Constitution. A home
19 rule municipality to which this Section applies must comply
20 with every provision of this Section.

21 Rulemaking authority to implement Public Act 95-1045, if
22 any, is conditioned on the rules being adopted in accordance
23 with all provisions of the Illinois Administrative Procedure
24 Act and all rules and procedures of the Joint Committee on
25 Administrative Rules; any purported rule not so adopted, for
26 whatever reason, is unauthorized.

1 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
2 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.
3 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,
4 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;
5 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.
6 6-9-25; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.
7 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,
8 eff. 1-1-26; 104-417, eff. 8-15-25; 104-446, eff. 6-1-26;
9 revised 1-8-26.)

10 Section 20. The School Code is amended by changing Section
11 10-22.3f as follows:

12 (105 ILCS 5/10-22.3f)

13 (Text of Section before amendment by P.A. 104-446)

14 Sec. 10-22.3f. Required health benefits. Insurance
15 protection and benefits for employees shall provide the
16 post-mastectomy care benefits required to be covered by a
17 policy of accident and health insurance under Section 356t and
18 the coverage required under Sections 356g, 356g.5, 356g.5-1,
19 356m, 356q, 356u, 356u.10, 356w, 356x, 356z.4, 356z.4a,
20 356z.6, 356z.8, 356z.9, 356z.11, 356z.12, 356z.13, 356z.14,
21 356z.15, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,
22 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,
23 356z.51, 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60,
24 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71,

1 356z.74, ~~and~~ 356z.77, 356z.79, and 356z.80, 356z.81, 356z.82,
2 356z.83, 356z.84, 356z.85, and 356z.88 of the Illinois
3 Insurance Code. Insurance policies shall comply with Section
4 356z.19 of the Illinois Insurance Code. The coverage shall
5 comply with Sections 155.22a, 355b, and 370c and Article
6 XXXIIB of the Illinois Insurance Code. The Department of
7 Insurance shall enforce the requirements of this Section.

8 Rulemaking authority to implement Public Act 95-1045, if
9 any, is conditioned on the rules being adopted in accordance
10 with all provisions of the Illinois Administrative Procedure
11 Act and all rules and procedures of the Joint Committee on
12 Administrative Rules; any purported rule not so adopted, for
13 whatever reason, is unauthorized.

14 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
15 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.
16 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,
17 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;
18 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.
19 6-9-25; 104-27, eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff.
20 1-1-26; 104-73, eff. 1-1-26; 104-289, eff. 1-1-26; 104-324,
21 eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25;
22 revised 1-8-26.)

23 (Text of Section after amendment by P.A. 104-446)

24 Sec. 10-22.3f. Required health benefits. Insurance
25 protection and benefits for employees shall provide the

1 post-mastectomy care benefits required to be covered by a
2 policy of accident and health insurance under Section 356t and
3 the coverage required under Sections 356g, 356g.5, 356g.5-1,
4 356m, 356q, 356u, 356u.10, 356w, 356x, 356z.4, 356z.4a,
5 356z.6, 356z.8, 356z.9, 356z.11, 356z.12, 356z.13, 356z.14,
6 356z.15, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,
7 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,
8 356z.51, 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60,
9 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71,
10 356z.74, ~~and~~ 356z.77, 356z.79, and 356z.80, 356z.81, 356z.82,
11 356z.83, 356z.84, 356z.85, and 356z.88 of the Illinois
12 Insurance Code. Insurance policies shall comply with Section
13 356z.19 of the Illinois Insurance Code. The coverage shall
14 comply with Sections 155.22a, 355b, 370c, and 370c.4 and
15 Article XXXIIB of the Illinois Insurance Code. The Department
16 of Insurance shall enforce the requirements of this Section.

17 Rulemaking authority to implement Public Act 95-1045, if
18 any, is conditioned on the rules being adopted in accordance
19 with all provisions of the Illinois Administrative Procedure
20 Act and all rules and procedures of the Joint Committee on
21 Administrative Rules; any purported rule not so adopted, for
22 whatever reason, is unauthorized.

23 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
24 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.
25 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,
26 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;

1 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.
2 6-9-25; 104-27, eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff.
3 1-1-26; 104-73, eff. 1-1-26; 104-289, eff. 1-1-26; 104-324,
4 eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25;
5 104-446, eff. 6-1-26; revised 1-8-26.)

6 Section 25. The Illinois Insurance Code is amended by
7 adding Section 356z.88 as follows:

8 (215 ILCS 5/356z.88 new)

9 Sec. 356z.88. Coverage for pediatric therapy treatment.

10 (a) As used in this Section, "pediatric therapy" means
11 mental health or substance use disorder treatment,
12 occupational therapy, physical therapy, or speech-language
13 pathology to a patient 21 years of age or younger.

14 (b) Any policy of accident or health insurance amended,
15 delivered, issued, or renewed on or after January 1, 2028 that
16 provides coverage for medically necessary pediatric therapy
17 shall provide coverage on a per-session basis. The terms of
18 the policy may not limit coverage to a specified number of
19 sessions per day.

20 Section 30. The Health Maintenance Organization Act is
21 amended by changing Section 5-3 as follows:

22 (215 ILCS 125/5-3) (from Ch. 111 1/2, par. 1411.2)

1 Sec. 5-3. Illinois Insurance Code provisions.

2 (a) Health Maintenance Organizations shall be subject to
3 the provisions of Sections 133, 134, 136, 137, 139, 140,
4 141.1, 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151,
5 152, 153, 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.22a,
6 155.49, 352c, 355.2, 355.3, 355.6, 355.7, 355b, 355c, 356f,
7 356g, 356g.5-1, 356m, 356q, 356u.10, 356v, 356w, 356x, 356z.2,
8 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8, 356z.9,
9 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.17,
10 356z.18, 356z.19, 356z.20, 356z.21, 356z.22, 356z.23, 356z.24,
11 356z.25, 356z.26, 356z.28, 356z.29, 356z.30, 356z.31, 356z.32,
12 356z.33, 356z.34, 356z.35, 356z.36, 356z.37, 356z.38, 356z.39,
13 356z.40, 356z.40a, 356z.41, 356z.44, 356z.45, 356z.46,
14 356z.47, 356z.48, 356z.49, 356z.50, 356z.51, 356z.53, 356z.54,
15 356z.55, 356z.56, 356z.57, 356z.58, 356z.59, 356z.60, 356z.61,
16 356z.62, 356z.63, 356z.64, 356z.65, 356z.66, 356z.67, 356z.68,
17 356z.69, 356z.70, 356z.71, 356z.72, 356z.73, 356z.74, 356z.75,
18 356z.76, 356z.77, 356z.78, 356z.79, 356z.80, 356z.81, 356z.82,
19 356z.83, 356z.84, 356z.85, 356z.88, 364, 364.01, 364.3, 367.2,
20 367.2-5, 367i, 368a, 368b, 368c, 368d, 368e, 370a, 370c,
21 370c.1, 401, 401.1, 402, 403, 403A, 408, 408.2, 409, 412, 444,
22 and 444.1, paragraph (c) of subsection (2) of Section 367, and
23 Articles IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV,
24 XXVI, and XXXIIB of the Illinois Insurance Code.

25 (b) For purposes of the Illinois Insurance Code, except
26 for Sections 444 and 444.1 and Articles XIII and XIII 1/2,

1 Health Maintenance Organizations in the following categories
2 are deemed to be "domestic companies":

3 (1) a corporation authorized under the Dental Service
4 Plan Act or the Voluntary Health Services Plans Act;

5 (2) a corporation organized under the laws of this
6 State; or

7 (3) a corporation organized under the laws of another
8 state, 30% or more of the enrollees of which are residents
9 of this State, except a corporation subject to
10 substantially the same requirements in its state of
11 organization as is a "domestic company" under Article VIII
12 1/2 of the Illinois Insurance Code.

13 (c) In considering the merger, consolidation, or other
14 acquisition of control of a Health Maintenance Organization
15 pursuant to Article VIII 1/2 of the Illinois Insurance Code,

16 (1) the Director shall give primary consideration to
17 the continuation of benefits to enrollees and the
18 financial conditions of the acquired Health Maintenance
19 Organization after the merger, consolidation, or other
20 acquisition of control takes effect;

21 (2) (i) the criteria specified in subsection (1) (b) of
22 Section 131.8 of the Illinois Insurance Code shall not
23 apply and (ii) the Director, in making his determination
24 with respect to the merger, consolidation, or other
25 acquisition of control, need not take into account the
26 effect on competition of the merger, consolidation, or

1 other acquisition of control;

2 (3) the Director shall have the power to require the
3 following information:

4 (A) certification by an independent actuary of the
5 adequacy of the reserves of the Health Maintenance
6 Organization sought to be acquired;

7 (B) pro forma financial statements reflecting the
8 combined balance sheets of the acquiring company and
9 the Health Maintenance Organization sought to be
10 acquired as of the end of the preceding year and as of
11 a date 90 days prior to the acquisition, as well as pro
12 forma financial statements reflecting projected
13 combined operation for a period of 2 years;

14 (C) a pro forma business plan detailing an
15 acquiring party's plans with respect to the operation
16 of the Health Maintenance Organization sought to be
17 acquired for a period of not less than 3 years; and

18 (D) such other information as the Director shall
19 require.

20 (d) The provisions of Article VIII 1/2 of the Illinois
21 Insurance Code and this Section 5-3 shall apply to the sale by
22 any health maintenance organization of greater than 10% of its
23 enrollee population (including, without limitation, the health
24 maintenance organization's right, title, and interest in and
25 to its health care certificates).

26 (e) In considering any management contract or service

1 agreement subject to Section 141.1 of the Illinois Insurance
2 Code, the Director (i) shall, in addition to the criteria
3 specified in Section 141.2 of the Illinois Insurance Code,
4 take into account the effect of the management contract or
5 service agreement on the continuation of benefits to enrollees
6 and the financial condition of the health maintenance
7 organization to be managed or serviced, and (ii) need not take
8 into account the effect of the management contract or service
9 agreement on competition.

10 (f) Except for small employer groups as defined in the
11 Small Employer Rating, Renewability and Portability Health
12 Insurance Act and except for medicare supplement policies as
13 defined in Section 363 of the Illinois Insurance Code, a
14 Health Maintenance Organization may by contract agree with a
15 group or other enrollment unit to effect refunds or charge
16 additional premiums under the following terms and conditions:

17 (i) the amount of, and other terms and conditions with
18 respect to, the refund or additional premium are set forth
19 in the group or enrollment unit contract agreed in advance
20 of the period for which a refund is to be paid or
21 additional premium is to be charged (which period shall
22 not be less than one year); and

23 (ii) the amount of the refund or additional premium
24 shall not exceed 20% of the Health Maintenance
25 Organization's profitable or unprofitable experience with
26 respect to the group or other enrollment unit for the

1 period (and, for purposes of a refund or additional
2 premium, the profitable or unprofitable experience shall
3 be calculated taking into account a pro rata share of the
4 Health Maintenance Organization's administrative and
5 marketing expenses, but shall not include any refund to be
6 made or additional premium to be paid pursuant to this
7 subsection (f)). The Health Maintenance Organization and
8 the group or enrollment unit may agree that the profitable
9 or unprofitable experience may be calculated taking into
10 account the refund period and the immediately preceding 2
11 plan years.

12 The Health Maintenance Organization shall include a
13 statement in the evidence of coverage issued to each enrollee
14 describing the possibility of a refund or additional premium,
15 and upon request of any group or enrollment unit, provide to
16 the group or enrollment unit a description of the method used
17 to calculate (1) the Health Maintenance Organization's
18 profitable experience with respect to the group or enrollment
19 unit and the resulting refund to the group or enrollment unit
20 or (2) the Health Maintenance Organization's unprofitable
21 experience with respect to the group or enrollment unit and
22 the resulting additional premium to be paid by the group or
23 enrollment unit.

24 In no event shall the Illinois Health Maintenance
25 Organization Guaranty Association be liable to pay any
26 contractual obligation of an insolvent organization to pay any

1 refund authorized under this Section.

2 (g) Rulemaking authority to implement Public Act 95-1045,
3 if any, is conditioned on the rules being adopted in
4 accordance with all provisions of the Illinois Administrative
5 Procedure Act and all rules and procedures of the Joint
6 Committee on Administrative Rules; any purported rule not so
7 adopted, for whatever reason, is unauthorized.

8 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
9 103-123, eff. 1-1-24; 103-154, eff. 6-30-23; 103-420, eff.
10 1-1-24; 103-426, eff. 8-4-23; 103-445, eff. 1-1-24; 103-551,
11 eff. 8-11-23; 103-605, eff. 7-1-24; 103-618, eff. 1-1-25;
12 103-649, eff. 1-1-25; 103-656, eff. 1-1-25; 103-700, eff.
13 1-1-25; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-753,
14 eff. 8-2-24; 103-758, eff. 1-1-25; 103-777, eff. 8-2-24;
15 103-808, eff. 1-1-26; 103-914, eff. 1-1-25; 103-918, eff.
16 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-28,
17 eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73,
18 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;
19 104-324, eff. 1-1-26; 104-334, eff. 8-15-25; 104-379, eff.
20 1-1-26; 104-417, eff. 8-15-25; revised 11-21-25.)

21 Section 35. The Limited Health Service Organization Act is
22 amended by changing Section 4003 as follows:

23 (215 ILCS 130/4003) (from Ch. 73, par. 1504-3)

24 Sec. 4003. Illinois Insurance Code provisions. Limited

1 health service organizations shall be subject to the
2 provisions of Sections 133, 134, 136, 137, 139, 140, 141.1,
3 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151, 152, 153,
4 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.37, 155.49, 352c,
5 355.2, 355.3, 355b, 355d, 356m, 356q, 356v, 356z.4, 356z.4a,
6 356z.10, 356z.21, 356z.22, 356z.25, 356z.26, 356z.29, 356z.32,
7 356z.33, 356z.41, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54,
8 356z.57, 356z.59, 356z.61, 356z.64, 356z.67, 356z.68, 356z.71,
9 356z.73, 356z.74, 356z.75, 356z.79, 356z.80, 356z.81, 356z.83,
10 356z.84, 356z.85, 356z.88, 364.3, 368a, 370a, 401, 401.1, 402,
11 403, 403A, 408, 408.2, 409, 412, 444, and 444.1 and Articles
12 IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV, XXVI, and
13 XXXIIB of the Illinois Insurance Code. Nothing in this Section
14 shall require a limited health care plan to cover any service
15 that is not a limited health service. For purposes of the
16 Illinois Insurance Code, except for Sections 444 and 444.1 and
17 Articles XIII and XIII 1/2, limited health service
18 organizations in the following categories are deemed to be
19 domestic companies:

20 (1) a corporation under the laws of this State; or

21 (2) a corporation organized under the laws of another
22 state, 30% or more of the enrollees of which are residents
23 of this State, except a corporation subject to
24 substantially the same requirements in its state of
25 organization as is a domestic company under Article VIII
26 1/2 of the Illinois Insurance Code.

1 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
2 103-420, eff. 1-1-24; 103-426, eff. 8-4-23; 103-445, eff.
3 1-1-24; 103-605, eff. 7-1-24; 103-649, eff. 1-1-25; 103-656,
4 eff. 1-1-25; 103-700, eff. 1-1-25; 103-718, eff. 7-19-24;
5 103-751, eff. 8-2-24; 103-758, eff. 1-1-25; 103-832, eff.
6 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-42,
7 eff. 8-1-25; 104-73, eff. 1-1-26; 104-98, eff. 1-1-26;
8 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-334, eff.
9 8-15-25; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25; revised
10 11-21-25.)

11 Section 40. The Voluntary Health Services Plans Act is
12 amended by changing Section 10 as follows:

13 (215 ILCS 165/10) (from Ch. 32, par. 604)

14 Sec. 10. Application of Illinois Insurance Code
15 provisions. Health services plan corporations and all persons
16 interested therein or dealing therewith shall be subject to
17 the provisions of Articles IIA and XII 1/2 and Sections 3.1,
18 133, 136, 139, 140, 143, 143.31, 143c, 149, 155.22a, 155.37,
19 354, 355.2, 355.3, 355.7, 355b, 355d, 356g, 356g.5, 356g.5-1,
20 356m, 356q, 356r, 356t, 356u, 356u.10, 356v, 356w, 356x, 356y,
21 356z.1, 356z.2, 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6,
22 356z.8, 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14,
23 356z.15, 356z.18, 356z.19, 356z.21, 356z.22, 356z.25, 356z.26,
24 356z.29, 356z.30, 356z.32, 356z.32a, 356z.33, 356z.40,

1 356z.41, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54, 356z.56,
2 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64, 356z.67,
3 356z.68, 356z.71, 356z.72, 356z.74, 356z.75, 356z.77, 356z.79,
4 356z.80, 356z.81, 356z.83, 356z.84, 356z.85, 356z.88, 364.01,
5 364.3, 367.2, 368a, 370a, 401, 401.1, 402, 403, 403A, 408,
6 408.2, and 412, and paragraphs (7) and (15) of Section 367 of
7 the Illinois Insurance Code.

8 Rulemaking authority to implement Public Act 95-1045, if
9 any, is conditioned on the rules being adopted in accordance
10 with all provisions of the Illinois Administrative Procedure
11 Act and all rules and procedures of the Joint Committee on
12 Administrative Rules; any purported rule not so adopted, for
13 whatever reason, is unauthorized.

14 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
15 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-551, eff.
16 8-11-23; 103-605, eff. 7-1-24; 103-656, eff. 1-1-25; 103-718,
17 eff. 7-19-24; 103-751, eff. 8-2-24; 103-753, eff. 8-2-24;
18 103-758, eff. 1-1-25; 103-832, eff. 1-1-25; 103-914, eff.
19 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1,
20 eff. 6-9-25; 104-28, eff. 1-1-26; 104-42, eff. 8-1-25; 104-73,
21 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;
22 104-324, eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff.
23 8-15-25; revised 11-21-25.)

24 Section 45. The Illinois Public Aid Code is amended by
25 changing Section 5-16.8 as follows:

1 (305 ILCS 5/5-16.8)

2 (Text of Section before amendment by P.A. 104-73, 104-324,
3 and 104-379)

4 Sec. 5-16.8. Required health benefits. The medical
5 assistance program shall (i) provide the post-mastectomy care
6 benefits required to be covered by a policy of accident and
7 health insurance under Section 356t and the coverage required
8 under Sections 356g.5, 356q, 356u, 356w, 356x, 356z.6,
9 356z.26, 356z.29, 356z.32, 356z.33, 356z.34, 356z.35, 356z.46,
10 356z.47, 356z.51, 356z.53, 356z.59, 356z.60, 356z.61, 356z.64,
11 356z.67, 356z.71, and 356z.75 of the Illinois Insurance Code,
12 (ii) be subject to the provisions of Sections 356z.19,
13 356z.44, 356z.49, 364.01, 370c, and 370c.1 of the Illinois
14 Insurance Code, and (iii) be subject to the provisions of
15 subsection (d-5) of Section 10 of the Network Adequacy and
16 Transparency Act.

17 The Department, by rule, shall adopt a model similar to
18 the requirements of Section 356z.39 of the Illinois Insurance
19 Code.

20 On and after July 1, 2012, the Department shall reduce any
21 rate of reimbursement for services or other payments or alter
22 any methodologies authorized by this Code to reduce any rate
23 of reimbursement for services or other payments in accordance
24 with Section 5-5e.

25 To ensure full access to the benefits set forth in this

1 Section, on and after January 1, 2016, the Department shall
2 ensure that provider and hospital reimbursement for
3 post-mastectomy care benefits required under this Section are
4 no lower than the Medicare reimbursement rate.

5 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
6 103-420, eff. 1-1-24; 103-605, eff. 7-1-24; 103-703, eff.
7 1-1-25; 103-758, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-417,
8 eff. 8-15-25.)

9 (Text of Section after amendment by P.A. 104-73, 104-324,
10 and 104-379)

11 Sec. 5-16.8. Required health benefits. The medical
12 assistance program shall (i) provide the post-mastectomy care
13 benefits required to be covered by a policy of accident and
14 health insurance under Section 356t and the coverage required
15 under Sections 356g.5, 356q, 356u, 356w, 356x, 356z.6,
16 356z.26, 356z.29, 356z.32, 356z.33, 356z.34, 356z.35, 356z.46,
17 356z.47, 356z.51, 356z.53, 356z.59, 356z.60, 356z.61, 356z.64,
18 356z.67, 356z.71, ~~and 356z.75, and 356z.80~~, 356z.84, 356z.85,
19 and 356z.88 of the Illinois Insurance Code, (ii) be subject to
20 the provisions of Sections 356z.19, 356z.44, 356z.49, 364.01,
21 370c, and 370c.1 of the Illinois Insurance Code, and (iii) be
22 subject to the provisions of subsection (d-5) of Section 10 of
23 the Network Adequacy and Transparency Act.

24 The Department, by rule, shall adopt a model similar to
25 the requirements of Section 356z.39 of the Illinois Insurance

1 Code.

2 On and after July 1, 2012, the Department shall reduce any
3 rate of reimbursement for services or other payments or alter
4 any methodologies authorized by this Code to reduce any rate
5 of reimbursement for services or other payments in accordance
6 with Section 5-5e.

7 To ensure full access to the benefits set forth in this
8 Section, on and after January 1, 2016, the Department shall
9 ensure that provider and hospital reimbursement for
10 post-mastectomy care benefits required under this Section are
11 no lower than the Medicare reimbursement rate.

12 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
13 103-420, eff. 1-1-24; 103-605, eff. 7-1-24; 103-703, eff.
14 1-1-25; 103-758, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-73,
15 eff. 1-1-26; 104-324, eff. 1-1-26; 104-379, eff. 1-1-26;
16 104-417, eff. 8-15-25; revised 10-3-25.)

17 Section 95. No acceleration or delay. Where this Act makes
18 changes in a statute that is represented in this Act by text
19 that is not yet or no longer in effect (for example, a Section
20 represented by multiple versions), the use of that text does
21 not accelerate or delay the taking effect of (i) the changes
22 made by this Act or (ii) provisions derived from any other
23 Public Act.

24 Section 99. Effective date. This Act takes effect upon
25 becoming law.