



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB5389

Introduced 2/10/2026, by Rep. Nabeela Syed

SYNOPSIS AS INTRODUCED:

55 ILCS 5/5-1069.3
60 ILCS 1/100-15
65 ILCS 5/10-4-2.3
215 ILCS 5/356z.88 new
305 ILCS 5/5-16.8

Amends the Illinois Insurance Code. Provides that no policy of accident and health insurance shall be issued, amended, delivered, or renewed in this State on or after January 1, 2027 unless the policy provides coverage for annual lung cancer screenings for any beneficiary currently employed as an active firefighter or any person eligible for or currently receiving a retirement annuity, retirement pension, disability pension, or disability benefit pursuant to the Downstate Firefighter or Chicago Firefighter Article of the Illinois Pension Code. Requires the coverage to be provided without cost sharing. Amends the Counties Code, the Township Code, the Illinois Municipal Code, and the Illinois Public Aid Code to require coverage under the provisions of those Acts.

LRB104 15434 BAB 28589 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 Counties Code is amended by changing
5 Section 5-1069.3 as follows:

6 (55 ILCS 5/5-1069.3)

7 Sec. 5-1069.3. Required health benefits. If a county,
8 including a home rule county, is a self-insurer for purposes
9 of providing health insurance coverage for its employees, the
10 coverage shall include coverage for the post-mastectomy care
11 benefits required to be covered by a policy of accident and
12 health insurance under Section 356t and the coverage required
13 under Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u,
14 356u.10, 356w, 356x, 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9,
15 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22,
16 356z.25, 356z.26, 356z.29, 356z.30, 356z.32, 356z.33, 356z.36,
17 356z.40, 356z.41, 356z.45, 356z.46, 356z.47, 356z.48, 356z.51,
18 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60, 356z.61,
19 356z.62, 356z.64, 356z.67, 356z.68, ~~and~~ 356z.70, ~~and~~ 356z.71,
20 356z.74, 356z.77, 356z.80, and 356z.88 of the Illinois
21 Insurance Code. The coverage shall comply with Sections
22 155.22a, 355b, 356z.19, and 370c of the Illinois Insurance
23 Code. The Department of Insurance shall enforce the

1 requirements of this Section. The requirement that health
2 benefits be covered as provided in this Section is an
3 exclusive power and function of the State and is a denial and
4 limitation under Article VII, Section 6, subsection (h) of the
5 Illinois Constitution. A home rule county to which this
6 Section applies must comply with every provision of this
7 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. 102-30, eff. 1-1-22; 102-103, eff. 1-1-22;
15 102-203, eff. 1-1-22; 102-306, eff. 1-1-22; 102-443, eff.
16 1-1-22; 102-642, eff. 1-1-22; 102-665, eff. 10-8-21; 102-731,
17 eff. 1-1-23; 102-804, eff. 1-1-23; 102-813, eff. 5-13-22;
18 102-816, eff. 1-1-23; 102-860, eff. 1-1-23; 102-1093, eff.
19 1-1-23; 102-1117, eff. 1-13-23; 103-84, eff. 1-1-24; 103-91,
20 eff. 1-1-24; 103-420, eff. 1-1-24; 103-445, eff. 1-1-24;
21 103-535, eff. 8-11-23; 103-551, eff. 8-11-23; 103-605, eff.
22 7-1-24; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-914,
23 eff. 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25;
24 revised 11-26-24.)

25 Section 10. The Township Code is amended by changing

1 Section 100-15 as follows:

2 (60 ILCS 1/100-15)

3 Sec. 100-15. Group insurance. In addition to any powers
4 that it may exercise under the Government Salary Withholding
5 Act, the township board may provide, for the benefit of the
6 township's employees, officials, or retired officials and
7 their dependents, group life, health, accident, hospital, or
8 dental insurance or any combination of those types of
9 insurance. The insurance may include provision for employees,
10 officials, retired officials, and their dependents who rely on
11 treatment by prayer or spiritual means alone for healing in
12 accordance with the tenets and practice of a well recognized
13 religious denomination. The township board may provide for
14 payment by the township of all or a portion of the premium or
15 charge for the insurance for covered persons, except that the
16 township may not pay all or a portion of the premium or charge
17 for the insurance for retired officials and their dependents.
18 If the township board undertakes a plan under which the
19 township does not pay the entire amount of premiums or charges
20 for the insurance, the board may provide for withholding and
21 deducting from the compensation of its employees or officers
22 amounts required to pay the balance of the premiums or
23 charges. If the township board provides accident and health
24 insurance coverage under this Section, then the coverage shall
25 comply with the requirements of Section 356z.88 of the

1 Illinois Insurance Code.

2 (Source: P.A. 88-62; 89-326, eff. 1-1-96.)

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

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

6 Sec. 10-4-2.3. Required health benefits. If a
7 municipality, including a home rule municipality, is a
8 self-insurer for purposes of providing health insurance
9 coverage for its employees, the coverage shall include
10 coverage for the post-mastectomy care benefits required to be
11 covered by a policy of accident and health insurance under
12 Section 356t and the coverage required under Sections 356g,
13 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10, 356w, 356x,
14 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11,
15 356z.12, 356z.13, 356z.14, 356z.15, 356z.22, 356z.25, 356z.26,
16 356z.29, 356z.30, 356z.32, 356z.33, 356z.36, 356z.40, 356z.41,
17 356z.45, 356z.46, 356z.47, 356z.48, 356z.51, 356z.53, 356z.54,
18 356z.56, 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64,
19 356z.67, 356z.68, ~~and~~ 356z.70, ~~and~~ 356z.71, 356z.74, 356z.77,
20 356z.80, 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 is an exclusive power and function of the State and is a
2 denial and limitation under Article VII, Section 6, subsection
3 (h) of the Illinois Constitution. A home rule municipality to
4 which this Section applies must comply with every provision of
5 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. 102-30, eff. 1-1-22; 102-103, eff. 1-1-22;
13 102-203, eff. 1-1-22; 102-306, eff. 1-1-22; 102-443, eff.
14 1-1-22; 102-642, eff. 1-1-22; 102-665, eff. 10-8-21; 102-731,
15 eff. 1-1-23; 102-804, eff. 1-1-23; 102-813, eff. 5-13-22;
16 102-816, eff. 1-1-23; 102-860, eff. 1-1-23; 102-1093, eff.
17 1-1-23; 102-1117, eff. 1-13-23; 103-84, eff. 1-1-24; 103-91,
18 eff. 1-1-24; 103-420, eff. 1-1-24; 103-445, eff. 1-1-24;
19 103-535, eff. 8-11-23; 103-551, eff. 8-11-23; 103-605, eff.
20 7-1-24; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-914,
21 eff. 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25;
22 revised 11-26-24.)

23 Section 20. The Illinois Insurance Code is amended by
24 adding Section 356z.88 as follows:

1 (215 ILCS 5/356z.88 new)

2 Sec. 356z.88. Annual lung cancer screenings for
3 firefighters. No policy of accident and health insurance shall
4 be issued, amended, delivered, or renewed in this State on or
5 after January 1, 2027 unless the policy provides coverage for
6 annual lung cancer screenings for any beneficiary currently
7 employed as an active firefighter or any person eligible for
8 or currently receiving a retirement annuity, retirement
9 pension, disability pension, or disability benefit pursuant to
10 Article 4 or Article 6 of the Illinois Pension Code. This
11 coverage shall be provided without cost sharing.

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

14 (305 ILCS 5/5-16.8)

15 Sec. 5-16.8. Required health benefits. The medical
16 assistance program shall (i) provide 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.5, 356q, 356u, 356w, 356x, 356z.6,
20 356z.26, 356z.29, 356z.32, 356z.33, 356z.34, 356z.35, 356z.46,
21 356z.47, 356z.51, 356z.53, 356z.59, 356z.60, 356z.61, 356z.64,
22 ~~and~~ 356z.67, ~~and~~ 356z.71, 356z.75, 356z.80, and 356z.88 of the
23 Illinois Insurance Code, (ii) be subject to the provisions of
24 Sections 356z.19, 356z.44, 356z.49, 364.01, 370c, and 370c.1

1 of the Illinois Insurance Code, and (iii) be subject to the
2 provisions of subsection (d-5) of Section 10 of the Network
3 Adequacy and Transparency Act.

4 The Department, by rule, shall adopt a model similar to
5 the requirements of Section 356z.39 of the Illinois Insurance
6 Code.

7 On and after July 1, 2012, the Department shall reduce any
8 rate of reimbursement for services or other payments or alter
9 any methodologies authorized by this Code to reduce any rate
10 of reimbursement for services or other payments in accordance
11 with Section 5-5e.

12 To ensure full access to the benefits set forth in this
13 Section, on and after January 1, 2016, the Department shall
14 ensure that provider and hospital reimbursement for
15 post-mastectomy care benefits required under this Section are
16 no lower than the Medicare reimbursement rate.

17 (Source: P.A. 102-30, eff. 1-1-22; 102-144, eff. 1-1-22;
18 102-203, eff. 1-1-22; 102-306, eff. 1-1-22; 102-530, eff.
19 1-1-22; 102-642, eff. 1-1-22; 102-804, eff. 1-1-23; 102-813,
20 eff. 5-13-22; 102-816, eff. 1-1-23; 102-1093, eff. 1-1-23;
21 102-1117, eff. 1-13-23; 103-84, eff. 1-1-24; 103-91, eff.
22 1-1-24; 103-420, eff. 1-1-24; 103-605, eff. 7-1-24; 103-703,
23 eff. 1-1-25; 103-758, eff. 1-1-25; 103-1024, eff. 1-1-25;
24 revised 11-26-24.)