



## 104TH GENERAL ASSEMBLY

### State of Illinois

### 2025 and 2026

### HB5481

Introduced 2/13/2026, by Rep. Barbara Hernandez

#### 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	

Prohibits health insurance issuers from specifying or describing personal sensitive health care information in any explanation of benefits, summary of payments, claims history, or any other communication or record relating to payment or coverage of services or procedures involving sensitive health care information for an insured member other than the insured subscriber, unless the insured member receiving the service or procedure clearly makes a request orally or in writing to not suppress information relating to sensitive health care. Grants the Department of Insurance rulemaking authority. Provides that the Department of Insurance, in collaboration with the Department of Public Health, shall develop and implement a plan to educate health care providers and consumers regarding the rights of insured members and the responsibilities of health insurance issuers to promote compliance with the stated requirements. 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 establish the same requirements in the provisions of those Acts. Effective one year after becoming law.

LRB104 19193 BAB 32638 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, and 356z.85 of the Illinois  
23 Insurance Code. The program of health benefits must comply

1 with Sections 155.22a, 155.37, 355b, 356z.19, 356z.88, 370c,  
2 and 370c.1 and Article XXXIIB of the Illinois Insurance Code.  
3 The program of health benefits shall provide the coverage  
4 required under Section 356m of the Illinois Insurance Code  
5 and, for the employees of the State Employee Group Insurance  
6 Program only, the coverage as also provided in Section 6.11B  
7 of this Act. The Department of Insurance shall enforce the  
8 requirements of this Section with respect to Sections 370c and  
9 370c.1 and Article XXXIIB of the Illinois Insurance Code; all  
10 other requirements of this Section shall be enforced by the  
11 Department of Central 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, and 356z.85 of the  
17 Illinois Insurance Code. The program of health benefits must  
18 comply with Sections 155.22a, 155.37, 355b, 356z.19, 356z.88,  
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, and 356z.85 of the Illinois Insurance Code. The  
15 coverage shall comply with Sections 155.22a, 355b, 356z.19,  
16 356z.88, 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, and 356z.85 of the Illinois Insurance Code. The  
3 coverage shall comply with Sections 155.22a, 355b, 356z.19,  
4 356z.88, 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, and  
20 356z.85 of the Illinois Insurance Code. The coverage shall  
21 comply with Sections 155.22a, 355b, 356z.19, 356z.88, and 370c  
22 of the Illinois Insurance Code. The Department of Insurance  
23 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, and  
11 356z.85 of the Illinois Insurance Code. The coverage shall  
12 comply with Sections 155.22a, 355b, 356z.19, 356z.88, 370c,  
13 and 370c.4 of the Illinois Insurance Code. The Department of  
14 Insurance shall enforce the requirements of this Section. The  
15 requirement that health benefits be covered as provided in  
16 this Section is an exclusive power and function of the State  
17 and is a denial and limitation under Article VII, Section 6,  
18 subsection (h) of the Illinois Constitution. A home rule  
19 municipality to which this Section applies must comply with  
20 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, and 356z.85 of the Illinois Insurance Code.  
3 Insurance policies shall comply with Sections ~~Section~~ 356z.19  
4 and 356z.88 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, and 356z.85 of the Illinois Insurance Code.  
12 Insurance policies shall comply with Sections ~~Section~~ 356z.19  
13 and 356z.88 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. Confidentiality on explanation of benefit  
10 forms.

11 (a) Health insurance issuers shall not specify or describe  
12 personal sensitive health care information in any explanation  
13 of benefits, summary of payments, claims history, or any other  
14 communication or record relating to payment or coverage of  
15 services or procedures involving sensitive health care  
16 information for an insured member other than the insured  
17 subscriber, unless the insured member receiving the service or  
18 procedure clearly makes a request orally or in writing to not  
19 suppress information relating to sensitive health care.

20 (b) The Department shall define sensitive health care  
21 services and information for the purposes of this Section. In  
22 determining that definition, the Department shall consider the  
23 recommendations of the National Committee on Vital and Health  
24 Statistics and similar regulations in other states and shall

1 consult with experts in fields, including, but not limited to,  
2 infectious disease, reproductive and sexual health, domestic  
3 violence and sexual assault, and mental health and substance  
4 use disorders.

5 (c) The Department shall adopt rules necessary to  
6 implement and enforce this Section, which shall include  
7 requirements for reasonable reporting by health insurance  
8 issuers to the division regarding compliance and the number  
9 and type of complaints received regarding noncompliance with  
10 this Section.

11 (d) The Department of Insurance, in collaboration with the  
12 Department of Public Health, shall develop and implement a  
13 plan to educate health care providers and consumers regarding  
14 the rights of insured members and the responsibilities of  
15 health insurance issuers to promote compliance with this  
16 Section. The plan shall include, but not be limited to, staff  
17 training and other education for hospitals, community health  
18 centers, school-based health centers, physicians, nurses,  
19 other licensed health care professionals, and administrative  
20 staff, including, but not limited to: (i) all staff involved  
21 in patient registration and confidentiality education and (ii)  
22 billing staff involved in processing insurance claims. The  
23 plan shall be developed in consultation with groups  
24 representing health care insurers, providers, and consumers,  
25 including consumer organizations concerned with the provision  
26 of sensitive health care services.

1           (e) Nothing in this Section shall supersede any general or  
2           special law related to the informed consent of minors.

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

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

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

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

1 367.2-5, 367i, 368a, 368b, 368c, 368d, 368e, 370a, 370c,  
2 370c.1, 401, 401.1, 402, 403, 403A, 408, 408.2, 409, 412, 444,  
3 and 444.1, paragraph (c) of subsection (2) of Section 367, and  
4 Articles IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV,  
5 XXVI, and XXXIIB of the Illinois Insurance Code.

6 (b) For purposes of the Illinois Insurance Code, except  
7 for Sections 444 and 444.1 and Articles XIII and XIII 1/2,  
8 Health Maintenance Organizations in the following categories  
9 are deemed to be "domestic companies":

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

12 (2) a corporation organized under the laws of this  
13 State; or

14 (3) a corporation organized under the laws of another  
15 state, 30% or more of the enrollees of which are residents  
16 of this State, except a corporation subject to  
17 substantially the same requirements in its state of  
18 organization as is a "domestic company" under Article VIII  
19 1/2 of the Illinois Insurance Code.

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

23 (1) the Director shall give primary consideration to  
24 the continuation of benefits to enrollees and the  
25 financial conditions of the acquired Health Maintenance  
26 Organization after the merger, consolidation, or other

1 acquisition of control takes effect;

2 (2) (i) the criteria specified in subsection (1) (b) of  
3 Section 131.8 of the Illinois Insurance Code shall not  
4 apply and (ii) the Director, in making his determination  
5 with respect to the merger, consolidation, or other  
6 acquisition of control, need not take into account the  
7 effect on competition of the merger, consolidation, or  
8 other acquisition of control;

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

11 (A) certification by an independent actuary of the  
12 adequacy of the reserves of the Health Maintenance  
13 Organization sought to be acquired;

14 (B) pro forma financial statements reflecting the  
15 combined balance sheets of the acquiring company and  
16 the Health Maintenance Organization sought to be  
17 acquired as of the end of the preceding year and as of  
18 a date 90 days prior to the acquisition, as well as pro  
19 forma financial statements reflecting projected  
20 combined operation for a period of 2 years;

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

25 (D) such other information as the Director shall  
26 require.

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

7 (e) In considering any management contract or service  
8 agreement subject to Section 141.1 of the Illinois Insurance  
9 Code, the Director (i) shall, in addition to the criteria  
10 specified in Section 141.2 of the Illinois Insurance Code,  
11 take into account the effect of the management contract or  
12 service agreement on the continuation of benefits to enrollees  
13 and the financial condition of the health maintenance  
14 organization to be managed or serviced, and (ii) need not take  
15 into account the effect of the management contract or service  
16 agreement on competition.

17 (f) Except for small employer groups as defined in the  
18 Small Employer Rating, Renewability and Portability Health  
19 Insurance Act and except for medicare supplement policies as  
20 defined in Section 363 of the Illinois Insurance Code, a  
21 Health Maintenance Organization may by contract agree with a  
22 group or other enrollment unit to effect refunds or charge  
23 additional premiums under the following terms and conditions:

24 (i) the amount of, and other terms and conditions with  
25 respect to, the refund or additional premium are set forth  
26 in the group or enrollment unit contract agreed in advance

1 of the period for which a refund is to be paid or  
2 additional premium is to be charged (which period shall  
3 not be less than one year); and

4 (ii) the amount of the refund or additional premium  
5 shall not exceed 20% of the Health Maintenance  
6 Organization's profitable or unprofitable experience with  
7 respect to the group or other enrollment unit for the  
8 period (and, for purposes of a refund or additional  
9 premium, the profitable or unprofitable experience shall  
10 be calculated taking into account a pro rata share of the  
11 Health Maintenance Organization's administrative and  
12 marketing expenses, but shall not include any refund to be  
13 made or additional premium to be paid pursuant to this  
14 subsection (f)). The Health Maintenance Organization and  
15 the group or enrollment unit may agree that the profitable  
16 or unprofitable experience may be calculated taking into  
17 account the refund period and the immediately preceding 2  
18 plan years.

19 The Health Maintenance Organization shall include a  
20 statement in the evidence of coverage issued to each enrollee  
21 describing the possibility of a refund or additional premium,  
22 and upon request of any group or enrollment unit, provide to  
23 the group or enrollment unit a description of the method used  
24 to calculate (1) the Health Maintenance Organization's  
25 profitable experience with respect to the group or enrollment  
26 unit and the resulting refund to the group or enrollment unit

1 or (2) the Health Maintenance Organization's unprofitable  
2 experience with respect to the group or enrollment unit and  
3 the resulting additional premium to be paid by the group or  
4 enrollment unit.

5 In no event shall the Illinois Health Maintenance  
6 Organization Guaranty Association be liable to pay any  
7 contractual obligation of an insolvent organization to pay any  
8 refund authorized under this Section.

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

15 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
16 103-123, eff. 1-1-24; 103-154, eff. 6-30-23; 103-420, eff.  
17 1-1-24; 103-426, eff. 8-4-23; 103-445, eff. 1-1-24; 103-551,  
18 eff. 8-11-23; 103-605, eff. 7-1-24; 103-618, eff. 1-1-25;  
19 103-649, eff. 1-1-25; 103-656, eff. 1-1-25; 103-700, eff.  
20 1-1-25; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-753,  
21 eff. 8-2-24; 103-758, eff. 1-1-25; 103-777, eff. 8-2-24;  
22 103-808, eff. 1-1-26; 103-914, eff. 1-1-25; 103-918, eff.  
23 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-28,  
24 eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73,  
25 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;  
26 104-324, eff. 1-1-26; 104-334, eff. 8-15-25; 104-379, eff.

1 1-1-26; 104-417, eff. 8-15-25; revised 11-21-25.)

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

4 (215 ILCS 130/4003) (from Ch. 73, par. 1504-3)

5 Sec. 4003. Illinois Insurance Code provisions. Limited  
6 health service organizations shall be subject to the  
7 provisions of Sections 133, 134, 136, 137, 139, 140, 141.1,  
8 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151, 152, 153,  
9 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.37, 155.49, 352c,  
10 355.2, 355.3, 355b, 355d, 356m, 356q, 356v, 356z.4, 356z.4a,  
11 356z.10, 356z.21, 356z.22, 356z.25, 356z.26, 356z.29, 356z.32,  
12 356z.33, 356z.41, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54,  
13 356z.57, 356z.59, 356z.61, 356z.64, 356z.67, 356z.68, 356z.71,  
14 356z.73, 356z.74, 356z.75, 356z.79, 356z.80, 356z.81, 356z.83,  
15 356z.84, 356z.85, 356z.88, 364.3, 368a, 370a, 401, 401.1, 402,  
16 403, 403A, 408, 408.2, 409, 412, 444, and 444.1 and Articles  
17 IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV, XXVI, and  
18 XXXIIB of the Illinois Insurance Code. Nothing in this Section  
19 shall require a limited health care plan to cover any service  
20 that is not a limited health service. For purposes of the  
21 Illinois Insurance Code, except for Sections 444 and 444.1 and  
22 Articles XIII and XIII 1/2, limited health service  
23 organizations in the following categories are deemed to be  
24 domestic companies:

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

8           (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;

9           103-420, eff. 1-1-24; 103-426, eff. 8-4-23; 103-445, eff.

10          1-1-24; 103-605, eff. 7-1-24; 103-649, eff. 1-1-25; 103-656,

11          eff. 1-1-25; 103-700, eff. 1-1-25; 103-718, eff. 7-19-24;

12          103-751, eff. 8-2-24; 103-758, eff. 1-1-25; 103-832, eff.

13          1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-42,

14          eff. 8-1-25; 104-73, eff. 1-1-26; 104-98, eff. 1-1-26;

15          104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-334, eff.

16          8-15-25; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25; revised

17          11-21-25.)

18          Section 40. The Voluntary Health Services Plans Act is

19          amended by changing Section 10 as follows:

20               (215 ILCS 165/10) (from Ch. 32, par. 604)

21          Sec. 10. Application of Illinois Insurance Code

22          provisions. Health services plan corporations and all persons

23          interested therein or dealing therewith shall be subject to

24          the provisions of Articles IIA and XII 1/2 and Sections 3.1,

1 133, 136, 139, 140, 143, 143.31, 143c, 149, 155.22a, 155.37,  
2 354, 355.2, 355.3, 355.7, 355b, 355d, 356g, 356g.5, 356g.5-1,  
3 356m, 356q, 356r, 356t, 356u, 356u.10, 356v, 356w, 356x, 356y,  
4 356z.1, 356z.2, 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6,  
5 356z.8, 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14,  
6 356z.15, 356z.18, 356z.19, 356z.21, 356z.22, 356z.25, 356z.26,  
7 356z.29, 356z.30, 356z.32, 356z.32a, 356z.33, 356z.40,  
8 356z.41, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54, 356z.56,  
9 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64, 356z.67,  
10 356z.68, 356z.71, 356z.72, 356z.74, 356z.75, 356z.77, 356z.79,  
11 356z.80, 356z.81, 356z.83, 356z.84, 356z.85, 356z.88, 364.01,  
12 364.3, 367.2, 368a, 370a, 401, 401.1, 402, 403, 403A, 408,  
13 408.2, and 412, and paragraphs (7) and (15) of Section 367 of  
14 the Illinois Insurance Code.

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

21 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
22 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-551, eff.  
23 8-11-23; 103-605, eff. 7-1-24; 103-656, eff. 1-1-25; 103-718,  
24 eff. 7-19-24; 103-751, eff. 8-2-24; 103-753, eff. 8-2-24;  
25 103-758, eff. 1-1-25; 103-832, eff. 1-1-25; 103-914, eff.  
26 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1,

1 eff. 6-9-25; 104-28, eff. 1-1-26; 104-42, eff. 8-1-25; 104-73,  
2 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;  
3 104-324, eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff.  
4 8-15-25; revised 11-21-25.)

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

7 (305 ILCS 5/5-16.8)

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

21 The Department, by rule, shall adopt a model similar to  
22 the requirements of Section 356z.39 of the Illinois Insurance  
23 Code.

24 On and after July 1, 2012, the Department shall reduce any

1 rate of reimbursement for services or other payments or alter  
2 any methodologies authorized by this Code to reduce any rate  
3 of reimbursement for services or other payments in accordance  
4 with Section 5-5e.

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

10 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
11 103-420, eff. 1-1-24; 103-605, eff. 7-1-24; 103-703, eff.  
12 1-1-25; 103-758, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-73,  
13 eff. 1-1-26; 104-324, eff. 1-1-26; 104-379, eff. 1-1-26;  
14 104-417, eff. 8-15-25; revised 11-21-25.)

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

22 Section 99. Effective date. This Act takes effect one year  
23 after becoming law.