



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

SB3295

Introduced 2/3/2026, by Sen. Julie A. Morrison

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 an individual or group policy of accident and health insurance or managed care plan that is amended, delivered, issued, or renewed on or after January 1, 2027 that provides coverage for durable medical equipment that is authorized or prescribed by a physician licensed to practice medicine in all its branches shall provide the same level of coverage for durable medical equipment that is authorized or prescribed by a different health care practitioner who lawfully prescribes or orders home medical equipment and services or uses home medical equipment and services to treat the health care practitioner's patients. 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 requirement under the provisions of those Acts. Effective immediately.

LRB104 18046 BAB 31485 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. Durable medical equipment. An individual or
10 group policy of accident and health insurance or managed care
11 plan that is amended, delivered, issued, or renewed on or
12 after January 1, 2027 that provides coverage for durable
13 medical equipment that is authorized or prescribed by a
14 physician licensed to practice medicine in all its branches
15 shall provide the same level of coverage for durable medical
16 equipment that is authorized or prescribed by a different
17 health care practitioner who lawfully prescribes or orders
18 home medical equipment and services or uses home medical
19 equipment and services to treat the health care practitioner's
20 patients.

21 For the purposes of this Section, "health care
22 practitioner" includes, but is not limited to, a nurse,
23 physical therapist, respiratory therapist, occupational
24 therapist, speech-language pathologist, optometrist,

1 chiropractic physician, or podiatric physician.

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

4 (215 ILCS 125/5-3) (from Ch. 111 1/2, par. 1411.2)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

26 (d) The provisions of Article VIII 1/2 of the Illinois

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

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

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

23 (i) the amount of, and other terms and conditions with
24 respect to, the refund or additional premium are set forth
25 in the group or enrollment unit contract agreed in advance
26 of the period for which a refund is to be paid or

1 additional premium is to be charged (which period shall
2 not be less than one year); and

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

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

1 experience with respect to the group or enrollment unit and
2 the resulting additional premium to be paid by the group or
3 enrollment unit.

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

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

14 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
15 103-123, eff. 1-1-24; 103-154, eff. 6-30-23; 103-420, eff.
16 1-1-24; 103-426, eff. 8-4-23; 103-445, eff. 1-1-24; 103-551,
17 eff. 8-11-23; 103-605, eff. 7-1-24; 103-618, eff. 1-1-25;
18 103-649, eff. 1-1-25; 103-656, eff. 1-1-25; 103-700, eff.
19 1-1-25; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-753,
20 eff. 8-2-24; 103-758, eff. 1-1-25; 103-777, eff. 8-2-24;
21 103-808, eff. 1-1-26; 103-914, eff. 1-1-25; 103-918, eff.
22 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-28,
23 eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73,
24 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;
25 104-324, eff. 1-1-26; 104-334, eff. 8-15-25; 104-379, eff.
26 1-1-26; 104-417, eff. 8-15-25; revised 11-21-25.)

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

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

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

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

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

7 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
8 103-420, eff. 1-1-24; 103-426, eff. 8-4-23; 103-445, eff.
9 1-1-24; 103-605, eff. 7-1-24; 103-649, eff. 1-1-25; 103-656,
10 eff. 1-1-25; 103-700, eff. 1-1-25; 103-718, eff. 7-19-24;
11 103-751, eff. 8-2-24; 103-758, eff. 1-1-25; 103-832, eff.
12 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-42,
13 eff. 8-1-25; 104-73, eff. 1-1-26; 104-98, eff. 1-1-26;
14 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-334, eff.
15 8-15-25; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25; revised
16 11-21-25.)

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

19 (215 ILCS 165/10) (from Ch. 32, par. 604)

20 Sec. 10. Application of Illinois Insurance Code
21 provisions. Health services plan corporations and all persons
22 interested therein or dealing therewith shall be subject to
23 the provisions of Articles IIA and XII 1/2 and Sections 3.1,
24 133, 136, 139, 140, 143, 143.31, 143c, 149, 155.22a, 155.37,

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

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

20 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
21 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-551, eff.
22 8-11-23; 103-605, eff. 7-1-24; 103-656, eff. 1-1-25; 103-718,
23 eff. 7-19-24; 103-751, eff. 8-2-24; 103-753, eff. 8-2-24;
24 103-758, eff. 1-1-25; 103-832, eff. 1-1-25; 103-914, eff.
25 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1,
26 eff. 6-9-25; 104-28, eff. 1-1-26; 104-42, eff. 8-1-25; 104-73,

1 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;
2 104-324, eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff.
3 8-15-25; revised 11-21-25.)

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

6 (305 ILCS 5/5-16.8)

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

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

23 On and after July 1, 2012, the Department shall reduce any
24 rate of reimbursement for services or other payments or alter

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

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

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

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

21 Section 99. Effective date. This Act takes effect upon
22 becoming law.