



## 104TH GENERAL ASSEMBLY

### State of Illinois

2025 and 2026

SB3549

Introduced 2/5/2026, by Sen. Napoleon Harris, III

#### 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 Accident and Health Article of the Illinois Insurance Code. Provides that an individual or group policy of accident and health insurance that is amended, delivered, issued, or renewed on or after January 1, 2028 shall cover a medically necessary coronary calcium scan and scoring every 36 months for individuals over the age of 40. Defines "coronary calcium scan and scoring". Makes conforming changes in 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 Medical Assistance Article of the Illinois Public Aid Code. Effective January 1, 2027.

LRB104 16024 BAB 29282 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, 104-27,  
8 104-68, 104-73, 104-289, 104-324, and 104-379)

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

1 health benefits must comply with Sections 155.22a, 155.37,  
2 355b, 356z.19, 370c, and 370c.1 and Article XXXIIB of the  
3 Illinois Insurance Code. The program of health benefits shall  
4 provide the coverage required under Section 356m of the  
5 Illinois Insurance Code and, for the employees of the State  
6 Employee Group Insurance Program only, the coverage as also  
7 provided in Section 6.11B of this Act. The Department of  
8 Insurance shall enforce the requirements of this Section with  
9 respect to Sections 370c and 370c.1 of the Illinois Insurance  
10 Code; all other requirements of this Section shall be enforced  
11 by the 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; 104-42, eff.  
24 8-1-25; 104-417, eff. 8-15-25; revised 10-1-25.)

25 (Text of Section after amendment by P.A. 104-27, 104-68,

1 104-73, 104-289, 104-324, and 104-379 but before amendment by  
2 P.A. 104-1)

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

1 XXXIIB of the Illinois Insurance Code; all other requirements  
2 of this Section shall be enforced by the Department of Central  
3 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; 104-27, eff.  
16 1-1-26, 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.  
17 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,  
18 eff. 1-1-26; 104-417, eff. 8-15-25; revised 10-1-25.)

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

20 Sec. 6.11. Required health benefits; Illinois Insurance  
21 Code requirements. The program of health benefits shall  
22 provide the post-mastectomy care benefits required to be  
23 covered by a policy of accident and health insurance under  
24 Section 356t of the Illinois Insurance Code. The program of  
25 health benefits shall provide the coverage required under

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

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

1 whatever reason, is unauthorized.

2 (Source: P.A. 103-8, eff. 1-1-24; 103-84, eff. 1-1-24; 103-91,  
3 eff. 1-1-24; 103-420, eff. 1-1-24; 103-445, eff. 1-1-24;  
4 103-535, eff. 8-11-23; 103-551, eff. 8-11-23; 103-605, eff.  
5 7-1-24; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-870,  
6 eff. 1-1-25; 103-914, eff. 1-1-25; 103-918, eff. 1-1-25;  
7 103-951, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
8 7-1-27; 104-27, eff. 1-1-26, 104-42, eff. 8-1-25; 104-68, eff.  
9 1-1-26; 104-73, eff. 1-1-26; 104-289, eff. 1-1-26; 104-324,  
10 eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25;  
11 revised 10-1-25.)

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

14 (55 ILCS 5/5-1069.3)

15 (Text of Section before amendment by P.A. 104-68, 104-73,  
16 104-289, 104-324, and 104-379)

17 Sec. 5-1069.3. Required health benefits. If a county,  
18 including a home rule county, is a self-insurer for purposes  
19 of providing health insurance coverage for its employees, the  
20 coverage shall include coverage for the post-mastectomy care  
21 benefits required to be covered by a policy of accident and  
22 health insurance under Section 356t and the coverage required  
23 under Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u,  
24 356u.10, 356w, 356x, 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9,

1 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22,  
2 356z.25, 356z.26, 356z.29, 356z.30, 356z.32, 356z.33, 356z.36,  
3 356z.40, 356z.41, 356z.45, 356z.46, 356z.47, 356z.48, 356z.51,  
4 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60, 356z.61,  
5 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71, 356z.74,  
6 ~~and~~ 356z.77, 356z.79, 356z.81, and 356z.88 ~~356z.80~~ of the  
7 Illinois Insurance Code. The coverage shall comply with  
8 Sections 155.22a, 355b, 356z.19, and 370c of the Illinois  
9 Insurance Code. The Department of Insurance shall enforce the  
10 requirements of this Section. The requirement that health  
11 benefits be covered as provided in this Section is an  
12 exclusive power and function of the State and is a denial and  
13 limitation under Article VII, Section 6, subsection (h) of the  
14 Illinois Constitution. A home rule county to which this  
15 Section applies must comply with every provision of this  
16 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; 104-42, eff. 8-1-25; 104-417, eff. 8-15-25; revised  
3 10-1-25.)

4 (Text of Section after amendment by P.A. 104-68, 104-73,  
5 104-289, 104-324, and 104-379)

6 Sec. 5-1069.3. Required health benefits. If a county,  
7 including a home rule county, is a self-insurer for purposes  
8 of providing health insurance coverage for its employees, the  
9 coverage shall include coverage for 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, 356g.5, 356g.5-1, 356m, 356q, 356u,  
13 356u.10, 356w, 356x, 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9,  
14 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22,  
15 356z.25, 356z.26, 356z.29, 356z.30, 356z.32, 356z.33, 356z.36,  
16 356z.40, 356z.41, 356z.45, 356z.46, 356z.47, 356z.48, 356z.51,  
17 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60, 356z.61,  
18 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71, 356z.74,  
19 ~~and~~ 356z.77, 356z.79, and 356z.80, 356z.81, 356z.82, 356z.83,  
20 356z.84, 356z.85, and 356z.88 of the Illinois Insurance Code.  
21 The coverage shall comply with Sections 155.22a, 355b,  
22 356z.19, and 370c of the Illinois Insurance Code. The  
23 Department of Insurance shall enforce the requirements of this  
24 Section. The requirement that health benefits be covered as  
25 provided in this Section is an exclusive power and function of

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

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

11 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
12 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.  
13 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,  
14 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;  
15 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
16 6-9-25; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.  
17 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,  
18 eff. 1-1-26; 104-417, eff. 8-15-25; revised 10-1-25.)

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

21 (65 ILCS 5/10-4-2.3)

22 (Text of Section before amendment by P.A. 104-68, 104-73,  
23 104-289, 104-324, and 104-379)

24 Sec. 10-4-2.3. Required health benefits. If a

1 municipality, including a home rule municipality, is a  
2 self-insurer for purposes of providing health insurance  
3 coverage for its employees, the coverage shall include  
4 coverage for the post-mastectomy care benefits required to be  
5 covered by a policy of accident and health insurance under  
6 Section 356t and the coverage required under Sections 356g,  
7 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10, 356w, 356x,  
8 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11,  
9 356z.12, 356z.13, 356z.14, 356z.15, 356z.22, 356z.25, 356z.26,  
10 356z.29, 356z.30, 356z.32, 356z.33, 356z.36, 356z.40, 356z.41,  
11 356z.45, 356z.46, 356z.47, 356z.48, 356z.51, 356z.53, 356z.54,  
12 356z.56, 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64,  
13 356z.67, 356z.68, 356z.70, 356z.71, 356z.74, ~~and~~ 356z.77,  
14 356z.79, 356z.81, and 356z.88 ~~356z.80~~ of the Illinois  
15 Insurance Code. The coverage shall comply with Sections  
16 155.22a, 355b, 356z.19, and 370c of the Illinois Insurance  
17 Code. The Department of Insurance shall enforce the  
18 requirements of this Section. The requirement that health  
19 benefits be covered as provided in this is an exclusive power  
20 and function of the State and is a denial and limitation under  
21 Article VII, Section 6, subsection (h) of the Illinois  
22 Constitution. A home rule municipality to which this Section  
23 applies must comply with 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; 104-417, eff. 8-15-25; revised  
10 10-2-25.)

11 (Text of Section after amendment by P.A. 104-68, 104-73,  
12 104-289, 104-324, and 104-379)

13 Sec. 10-4-2.3. Required health benefits. If a  
14 municipality, including a home rule municipality, is a  
15 self-insurer for purposes of providing health insurance  
16 coverage for its employees, the coverage shall include  
17 coverage for the post-mastectomy care benefits required to be  
18 covered by a policy of accident and health insurance under  
19 Section 356t and the coverage required under Sections 356g,  
20 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10, 356w, 356x,  
21 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11,  
22 356z.12, 356z.13, 356z.14, 356z.15, 356z.22, 356z.25, 356z.26,  
23 356z.29, 356z.30, 356z.32, 356z.33, 356z.36, 356z.40, 356z.41,  
24 356z.45, 356z.46, 356z.47, 356z.48, 356z.51, 356z.53, 356z.54,  
25 356z.56, 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64,

1 356z.67, 356z.68, 356z.70, 356z.71, 356z.74, ~~and~~ 356z.77,  
2 356z.79, ~~and~~ 356z.80, 356z.81, 356z.82, 356z.83, 356z.84,  
3 356z.85, and 356z.88 of the Illinois Insurance Code. The  
4 coverage shall comply with Sections 155.22a, 355b, 356z.19,  
5 and 370c of the Illinois Insurance Code. The Department of  
6 Insurance shall enforce the requirements of this Section. The  
7 requirement that health benefits be covered as provided in  
8 this is an exclusive power and function of the State and is a  
9 denial and limitation under Article VII, Section 6, subsection  
10 (h) of the Illinois Constitution. A home rule municipality to  
11 which this Section applies must comply with every provision of  
12 this Section.

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

19 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
20 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.  
21 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,  
22 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;  
23 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
24 6-9-25; 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 10-2-25.)

1 Section 20. The School Code is amended by changing Section  
2 10-22.3f as follows:

3 (105 ILCS 5/10-22.3f)

4 (Text of Section before amendment by P.A. 104-27, 104-68,  
5 104-73, 104-289, 104-324, and 104-379)

6 Sec. 10-22.3f. Required health benefits. Insurance  
7 protection and benefits for employees shall provide the  
8 post-mastectomy care benefits required to be covered by a  
9 policy of accident and health insurance under Section 356t and  
10 the coverage required under Sections 356g, 356g.5, 356g.5-1,  
11 356m, 356q, 356u, 356u.10, 356w, 356x, 356z.4, 356z.4a,  
12 356z.6, 356z.8, 356z.9, 356z.11, 356z.12, 356z.13, 356z.14,  
13 356z.15, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,  
14 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,  
15 356z.51, 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60,  
16 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71,  
17 356z.74, ~~and 356z.77, 356z.79, 356z.81, and 356z.88 356z.80~~ of  
18 the Illinois Insurance Code. Insurance policies shall comply  
19 with Section 356z.19 of the Illinois Insurance Code. The  
20 coverage shall comply with Sections 155.22a, 355b, and 370c of  
21 the Illinois Insurance Code. The Department of Insurance shall  
22 enforce the requirements of this Section.

23 Rulemaking authority to implement Public Act 95-1045, if  
24 any, is conditioned on the rules being adopted in accordance

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

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

12 (Text of Section after amendment by P.A. 104-27, 104-68,  
13 104-73, 104-289, 104-324, and 104-379)

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,  
25 356z.74, ~~and~~ 356z.77, 356z.79, ~~and~~ 356z.80, 356z.81, 356z.82,

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

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

13 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
14 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.  
15 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,  
16 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;  
17 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
18 6-9-25; 104-27, eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff.  
19 1-1-26; 104-73, eff. 1-1-26; 104-289, eff. 1-1-26; 104-324,  
20 eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25;  
21 revised 10-2-25.)

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

24 (215 ILCS 5/356z.88 new)

1           Sec. 356z.88. Coronary calcium scan and scoring.

2           (a) As used in this Section, "coronary calcium scan and  
3 scoring" means the use of computed tomography equipment to  
4 produce pictures of the coronary arteries to locate blockages  
5 or narrowing.

6           (b) An individual or group policy of accident and health  
7 insurance that is amended, delivered, issued, or renewed on or  
8 after January 1, 2028 shall cover a medically necessary  
9 coronary calcium scan and scoring every 36 months for  
10 individuals over the age of 40.

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

13           (215 ILCS 125/5-3) (from Ch. 111 1/2, par. 1411.2)

14           (Text of Section before amendment by P.A. 103-808, 104-28,  
15 104-68, 104-73, 104-98, 104-289, 104-324, and 104-379)

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

17           (a) Health Maintenance Organizations shall be subject to  
18 the provisions of Sections 133, 134, 136, 137, 139, 140,  
19 141.1, 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151,  
20 152, 153, 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.22a,  
21 155.49, 352c, 355.2, 355.3, 355.6, 355b, 355c, 356f, 356g.5-1,  
22 356m, 356q, 356u.10, 356v, 356w, 356x, 356z.2, 356z.3a,  
23 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8, 356z.9, 356z.10,  
24 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.17, 356z.18,

1 356z.19, 356z.20, 356z.21, 356z.22, 356z.23, 356z.24, 356z.25,  
2 356z.26, 356z.28, 356z.29, 356z.30, 356z.31, 356z.32, 356z.33,  
3 356z.34, 356z.35, 356z.36, 356z.37, 356z.38, 356z.39, 356z.40,  
4 356z.40a, 356z.41, 356z.44, 356z.45, 356z.46, 356z.47,  
5 356z.48, 356z.49, 356z.50, 356z.51, 356z.53, 356z.54, 356z.55,  
6 356z.56, 356z.57, 356z.58, 356z.59, 356z.60, 356z.61, 356z.62,  
7 356z.63, 356z.64, 356z.65, 356z.66, 356z.67, 356z.68, 356z.69,  
8 356z.70, 356z.71, 356z.72, 356z.73, 356z.74, 356z.75, 356z.76,  
9 356z.77, 356z.78, 356z.79, 356z.81, 356z.88, ~~356z.80,~~ 364,  
10 364.01, 364.3, 367.2, 367.2-5, 367i, 368a, 368b, 368c, 368d,  
11 368e, 370c, 370c.1, 401, 401.1, 402, 403, 403A, 408, 408.2,  
12 409, 412, 444, and 444.1, paragraph (c) of subsection (2) of  
13 Section 367, and Articles IIA, VIII 1/2, XII, XII 1/2, XIII,  
14 XIII 1/2, XXV, XXVI, and XXXIIB of the Illinois Insurance  
15 Code. Section 356z.81 ~~365z.80~~ of the Illinois Insurance Code  
16 is not applicable to health care plans under contract with the  
17 Department of Healthcare and Family Services.

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

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

24 (2) a corporation organized under the laws of this  
25 State; or

26 (3) a corporation organized under the laws of another

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

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

9 (1) the Director shall give primary consideration to  
10 the continuation of benefits to enrollees and the  
11 financial conditions of the acquired Health Maintenance  
12 Organization after the merger, consolidation, or other  
13 acquisition of control takes effect;

14 (2) (i) the criteria specified in subsection (1) (b) of  
15 Section 131.8 of the Illinois Insurance Code shall not  
16 apply and (ii) the Director, in making his determination  
17 with respect to the merger, consolidation, or other  
18 acquisition of control, need not take into account the  
19 effect on competition of the merger, consolidation, or  
20 other acquisition of control;

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

23 (A) certification by an independent actuary of the  
24 adequacy of the reserves of the Health Maintenance  
25 Organization sought to be acquired;

26 (B) pro forma financial statements reflecting the

1 combined balance sheets of the acquiring company and  
2 the Health Maintenance Organization sought to be  
3 acquired as of the end of the preceding year and as of  
4 a date 90 days prior to the acquisition, as well as pro  
5 forma financial statements reflecting projected  
6 combined operation for a period of 2 years;

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

11 (D) such other information as the Director shall  
12 require.

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

19 (e) In considering any management contract or service  
20 agreement subject to Section 141.1 of the Illinois Insurance  
21 Code, the Director (i) shall, in addition to the criteria  
22 specified in Section 141.2 of the Illinois Insurance Code,  
23 take into account the effect of the management contract or  
24 service agreement on the continuation of benefits to enrollees  
25 and the financial condition of the health maintenance  
26 organization to be managed or serviced, and (ii) need not take

1 into account the effect of the management contract or service  
2 agreement on competition.

3 (f) Except for small employer groups as defined in the  
4 Small Employer Rating, Renewability and Portability Health  
5 Insurance Act and except for medicare supplement policies as  
6 defined in Section 363 of the Illinois Insurance Code, a  
7 Health Maintenance Organization may by contract agree with a  
8 group or other enrollment unit to effect refunds or charge  
9 additional premiums under the following terms and conditions:

10 (i) the amount of, and other terms and conditions with  
11 respect to, the refund or additional premium are set forth  
12 in the group or enrollment unit contract agreed in advance  
13 of the period for which a refund is to be paid or  
14 additional premium is to be charged (which period shall  
15 not be less than one year); and

16 (ii) the amount of the refund or additional premium  
17 shall not exceed 20% of the Health Maintenance  
18 Organization's profitable or unprofitable experience with  
19 respect to the group or other enrollment unit for the  
20 period (and, for purposes of a refund or additional  
21 premium, the profitable or unprofitable experience shall  
22 be calculated taking into account a pro rata share of the  
23 Health Maintenance Organization's administrative and  
24 marketing expenses, but shall not include any refund to be  
25 made or additional premium to be paid pursuant to this  
26 subsection (f)). The Health Maintenance Organization and

1 the group or enrollment unit may agree that the profitable  
2 or unprofitable experience may be calculated taking into  
3 account the refund period and the immediately preceding 2  
4 plan years.

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

17 In no event shall the Illinois Health Maintenance  
18 Organization Guaranty Association be liable to pay any  
19 contractual obligation of an insolvent organization to pay any  
20 refund authorized under this Section.

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

1 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
2 103-123, eff. 1-1-24; 103-154, eff. 6-30-23; 103-420, eff.  
3 1-1-24; 103-426, eff. 8-4-23; 103-445, eff. 1-1-24; 103-551,  
4 eff. 8-11-23; 103-605, eff. 7-1-24; 103-618, eff. 1-1-25;  
5 103-649, eff. 1-1-25; 103-656, eff. 1-1-25; 103-700, eff.  
6 1-1-25; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-753,  
7 eff. 8-2-24; 103-758, eff. 1-1-25; 103-777, eff. 8-2-24;  
8 103-914, eff. 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff.  
9 1-1-25; 104-1, eff. 6-9-25; 104-42, eff. 8-1-25; 104-334, eff.  
10 8-15-25; 104-417, eff. 8-15-25; revised 10-3-25.)

11 (Text of Section after amendment by P.A. 103-808, 104-28,  
12 104-68, 104-73, 104-98, 104-289, 104-324, and 104-379)

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

14 (a) Health Maintenance Organizations shall be subject to  
15 the provisions of Sections 133, 134, 136, 137, 139, 140,  
16 141.1, 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151,  
17 152, 153, 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.22a,  
18 155.49, 352c, 355.2, 355.3, 355.6, 355.7, 355b, 355c, 356f,  
19 356g, 356g.5-1, 356m, 356q, 356u.10, 356v, 356w, 356x, 356z.2,  
20 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8, 356z.9,  
21 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.17,  
22 356z.18, 356z.19, 356z.20, 356z.21, 356z.22, 356z.23, 356z.24,  
23 356z.25, 356z.26, 356z.28, 356z.29, 356z.30, 356z.31, 356z.32,  
24 356z.33, 356z.34, 356z.35, 356z.36, 356z.37, 356z.38, 356z.39,  
25 356z.40, 356z.40a, 356z.41, 356z.44, 356z.45, 356z.46,

1 356z.47, 356z.48, 356z.49, 356z.50, 356z.51, 356z.53, 356z.54,  
2 356z.55, 356z.56, 356z.57, 356z.58, 356z.59, 356z.60, 356z.61,  
3 356z.62, 356z.63, 356z.64, 356z.65, 356z.66, 356z.67, 356z.68,  
4 356z.69, 356z.70, 356z.71, 356z.72, 356z.73, 356z.74, 356z.75,  
5 356z.76, 356z.77, 356z.78, 356z.79, 356z.80, 356z.81, 356z.82,  
6 356z.83, 356z.84, 356z.85, 356z.88, 364, 364.01, 364.3, 367.2,  
7 367.2-5, 367i, 368a, 368b, 368c, 368d, 368e, 370a, 370c,  
8 370c.1, 401, 401.1, 402, 403, 403A, 408, 408.2, 409, 412, 444,  
9 and 444.1, paragraph (c) of subsection (2) of Section 367, and  
10 Articles IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV,  
11 XXVI, and XXXIIB of the Illinois Insurance Code.

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

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

18 (2) a corporation organized under the laws of this  
19 State; or

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

26 (c) In considering the merger, consolidation, or other

1 acquisition of control of a Health Maintenance Organization  
2 pursuant to Article VIII 1/2 of the Illinois Insurance Code,

3 (1) the Director shall give primary consideration to  
4 the continuation of benefits to enrollees and the  
5 financial conditions of the acquired Health Maintenance  
6 Organization after the merger, consolidation, or other  
7 acquisition of control takes effect;

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

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

17 (A) certification by an independent actuary of the  
18 adequacy of the reserves of the Health Maintenance  
19 Organization sought to be acquired;

20 (B) pro forma financial statements reflecting the  
21 combined balance sheets of the acquiring company and  
22 the Health Maintenance Organization sought to be  
23 acquired as of the end of the preceding year and as of  
24 a date 90 days prior to the acquisition, as well as pro  
25 forma financial statements reflecting projected  
26 combined operation for a period of 2 years;

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

5 (D) such other information as the Director shall  
6 require.

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

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

23 (f) Except for small employer groups as defined in the  
24 Small Employer Rating, Renewability and Portability Health  
25 Insurance Act and except for medicare supplement policies as  
26 defined in Section 363 of the Illinois Insurance Code, a

1 Health Maintenance Organization may by contract agree with a  
2 group or other enrollment unit to effect refunds or charge  
3 additional premiums under the following terms and conditions:

4 (i) the amount of, and other terms and conditions with  
5 respect to, the refund or additional premium are set forth  
6 in the group or enrollment unit contract agreed in advance  
7 of the period for which a refund is to be paid or  
8 additional premium is to be charged (which period shall  
9 not be less than one year); and

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

25 The Health Maintenance Organization shall include a  
26 statement in the evidence of coverage issued to each enrollee

1 describing the possibility of a refund or additional premium,  
2 and upon request of any group or enrollment unit, provide to  
3 the group or enrollment unit a description of the method used  
4 to calculate (1) the Health Maintenance Organization's  
5 profitable experience with respect to the group or enrollment  
6 unit and the resulting refund to the group or enrollment unit  
7 or (2) the Health Maintenance Organization's unprofitable  
8 experience with respect to the group or enrollment unit and  
9 the resulting additional premium to be paid by the group or  
10 enrollment unit.

11 In no event shall the Illinois Health Maintenance  
12 Organization Guaranty Association be liable to pay any  
13 contractual obligation of an insolvent organization to pay any  
14 refund authorized under this Section.

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

21 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
22 103-123, eff. 1-1-24; 103-154, eff. 6-30-23; 103-420, eff.  
23 1-1-24; 103-426, eff. 8-4-23; 103-445, eff. 1-1-24; 103-551,  
24 eff. 8-11-23; 103-605, eff. 7-1-24; 103-618, eff. 1-1-25;  
25 103-649, eff. 1-1-25; 103-656, eff. 1-1-25; 103-700, eff.  
26 1-1-25; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-753,

1 eff. 8-2-24; 103-758, eff. 1-1-25; 103-777, eff. 8-2-24;  
2 103-808, eff. 1-1-26; 103-914, eff. 1-1-25; 103-918, eff.  
3 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-28,  
4 eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73,  
5 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;  
6 104-324, eff. 1-1-26; 104-334, eff. 8-15-25; 104-379, eff.  
7 1-1-26; 104-417, eff. 8-15-25; revised 10-3-25.)

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

10 (215 ILCS 130/4003) (from Ch. 73, par. 1504-3)

11 (Text of Section before amendment by P.A. 104-73, 104-98,  
12 104-289, 104-324, and 104-379)

13 Sec. 4003. Illinois Insurance Code provisions. Limited  
14 health service organizations shall be subject to the  
15 provisions of Sections 133, 134, 136, 137, 139, 140, 141.1,  
16 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151, 152, 153,  
17 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.37, 155.49, 352c,  
18 355.2, 355.3, 355b, 355d, 356m, 356q, 356v, 356z.4, 356z.4a,  
19 356z.10, 356z.21, 356z.22, 356z.25, 356z.26, 356z.29, 356z.32,  
20 356z.33, 356z.41, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54,  
21 356z.57, 356z.59, 356z.61, 356z.64, 356z.67, 356z.68, 356z.71,  
22 356z.73, 356z.74, 356z.75, 356z.79, 356z.81, 356z.88, ~~356z.80,~~  
23 364.3, 368a, 401, 401.1, 402, 403, 403A, 408, 408.2, 409, 412,  
24 444, and 444.1 and Articles IIA, VIII 1/2, XII, XII 1/2, XIII,

1 XIII 1/2, XXV, XXVI, and XXXIIB of the Illinois Insurance  
2 Code. Nothing in this Section shall require a limited health  
3 care plan to cover any service that is not a limited health  
4 service. For purposes of the Illinois Insurance Code, except  
5 for Sections 444 and 444.1 and Articles XIII and XIII 1/2,  
6 limited health service organizations in the following  
7 categories are deemed to be domestic companies:

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

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

15 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
16 103-420, eff. 1-1-24; 103-426, eff. 8-4-23; 103-445, eff.  
17 1-1-24; 103-605, eff. 7-1-24; 103-649, eff. 1-1-25; 103-656,  
18 eff. 1-1-25; 103-700, eff. 1-1-25; 103-718, eff. 7-19-24;  
19 103-751, eff. 8-2-24; 103-758, eff. 1-1-25; 103-832, eff.  
20 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-42,  
21 eff. 8-1-25; 104-334, eff. 8-15-25; 104-417, eff. 8-15-25;  
22 revised 10-3-25.)

23 (Text of Section after amendment by P.A. 104-73, 104-98,  
24 104-289, 104-324, and 104-379)

25 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 10-3-25.)

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 (Text of Section before amendment by P.A. 104-28, 104-73,  
15 104-98, 104-289, 104-324, and 104-379)

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

1 356z.19, 356z.21, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30,  
2 356z.32, 356z.32a, 356z.33, 356z.40, 356z.41, 356z.46,  
3 356z.47, 356z.51, 356z.53, 356z.54, 356z.56, 356z.57, 356z.59,  
4 356z.60, 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.71,  
5 356z.72, 356z.74, 356z.75, 356z.77, 356z.79, 356z.81, 356z.88,  
6 ~~356z.80,~~ 364.01, 364.3, 367.2, 368a, 401, 401.1, 402, 403,  
7 403A, 408, 408.2, and 412, and paragraphs (7) and (15) of  
8 Section 367 of the Illinois Insurance Code.

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

15 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
16 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-551, eff.  
17 8-11-23; 103-605, eff. 7-1-24; 103-656, eff. 1-1-25; 103-718,  
18 eff. 7-19-24; 103-751, eff. 8-2-24; 103-753, eff. 8-2-24;  
19 103-758, eff. 1-1-25; 103-832, eff. 1-1-25; 103-914, eff.  
20 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1,  
21 eff. 6-9-25; 104-42, eff. 8-1-25; 104-417, eff. 8-15-25;  
22 revised 10-3-25.)

23 (Text of Section after amendment by P.A. 104-28, 104-73,  
24 104-98, 104-289, 104-324, and 104-379)

25 Sec. 10. Application of Illinois Insurance Code

1 provisions. Health services plan corporations and all persons  
2 interested therein or dealing therewith shall be subject to  
3 the provisions of Articles IIA and XII 1/2 and Sections 3.1,  
4 133, 136, 139, 140, 143, 143.31, 143c, 149, 155.22a, 155.37,  
5 354, 355.2, 355.3, 355.7, 355b, 355d, 356g, 356g.5, 356g.5-1,  
6 356m, 356q, 356r, 356t, 356u, 356u.10, 356v, 356w, 356x, 356y,  
7 356z.1, 356z.2, 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6,  
8 356z.8, 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14,  
9 356z.15, 356z.18, 356z.19, 356z.21, 356z.22, 356z.25, 356z.26,  
10 356z.29, 356z.30, 356z.32, 356z.32a, 356z.33, 356z.40,  
11 356z.41, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54, 356z.56,  
12 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64, 356z.67,  
13 356z.68, 356z.71, 356z.72, 356z.74, 356z.75, 356z.77, 356z.79,  
14 356z.80, 356z.81, 356z.83, 356z.84, 356z.85, 356z.88, 364.01,  
15 364.3, 367.2, 368a, 370a, 401, 401.1, 402, 403, 403A, 408,  
16 408.2, and 412, and paragraphs (7) and (15) of Section 367 of  
17 the Illinois Insurance Code.

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

24 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
25 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-551, eff.  
26 8-11-23; 103-605, eff. 7-1-24; 103-656, eff. 1-1-25; 103-718,

1 eff. 7-19-24; 103-751, eff. 8-2-24; 103-753, eff. 8-2-24;  
2 103-758, eff. 1-1-25; 103-832, eff. 1-1-25; 103-914, eff.  
3 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1,  
4 eff. 6-9-25; 104-28, eff. 1-1-26; 104-42, eff. 8-1-25; 104-73,  
5 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;  
6 104-324, eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff.  
7 8-15-25; revised 10-3-25.)

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

10 (305 ILCS 5/5-16.8)

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

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

1 Adequacy and Transparency Act.

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

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

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

15 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
16 103-420, eff. 1-1-24; 103-605, eff. 7-1-24; 103-703, eff.  
17 1-1-25; 103-758, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-417,  
18 eff. 8-15-25.)

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

21 Sec. 5-16.8. Required health benefits. The medical  
22 assistance program shall (i) provide the post-mastectomy care  
23 benefits required to be covered by a policy of accident and  
24 health insurance under Section 356t and the coverage required  
25 under Sections 356g.5, 356q, 356u, 356w, 356x, 356z.6,

1 356z.26, 356z.29, 356z.32, 356z.33, 356z.34, 356z.35, 356z.46,  
2 356z.47, 356z.51, 356z.53, 356z.59, 356z.60, 356z.61, 356z.64,  
3 356z.67, 356z.71, ~~and~~ 356z.75, ~~and~~ 356z.80, 356z.84, 356z.85,  
4 and 356z.88 of the Illinois Insurance Code, (ii) be subject to  
5 the provisions of Sections 356z.19, 356z.44, 356z.49, 364.01,  
6 370c, and 370c.1 of the Illinois Insurance Code, and (iii) be  
7 subject to the provisions of subsection (d-5) of Section 10 of  
8 the Network Adequacy and Transparency Act.

9 The Department, by rule, shall adopt a model similar to  
10 the requirements of Section 356z.39 of the Illinois Insurance  
11 Code.

12 On and after July 1, 2012, the Department shall reduce any  
13 rate of reimbursement for services or other payments or alter  
14 any methodologies authorized by this Code to reduce any rate  
15 of reimbursement for services or other payments in accordance  
16 with Section 5-5e.

17 To ensure full access to the benefits set forth in this  
18 Section, on and after January 1, 2016, the Department shall  
19 ensure that provider and hospital reimbursement for  
20 post-mastectomy care benefits required under this Section are  
21 no lower than the Medicare reimbursement rate.

22 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
23 103-420, eff. 1-1-24; 103-605, eff. 7-1-24; 103-703, eff.  
24 1-1-25; 103-758, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-73,  
25 eff. 1-1-26; 104-324, eff. 1-1-26; 104-379, eff. 1-1-26;  
26 104-417, eff. 8-15-25; revised 10-3-25.)

1           Section 95. No acceleration or delay. Where this Act makes  
2 changes in a statute that is represented in this Act by text  
3 that is not yet or no longer in effect (for example, a Section  
4 represented by multiple versions), the use of that text does  
5 not accelerate or delay the taking effect of (i) the changes  
6 made by this Act or (ii) provisions derived from any other  
7 Public Act.

8           Section 99. Effective date. This Act takes effect January  
9 1, 2027.