100TH GENERAL ASSEMBLY

State of Illinois

2017 and 2018

SB0193

Introduced 1/18/2017, by Sen. Terry Link

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.8

Amends the Illinois Insurance Code. Provides that a group or individual policy of accident and health insurance must provide coverage for medically necessary preventative physical therapy for insureds diagnosed with multiple sclerosis without any treatment limitation or calendar year maximum. Removes requirements that coverage under this provision be subject to the same waiting period, cost sharing limitation, treatment limitation, calendar year maximum, or other limitation as provided for other physical or rehabilitative therapy benefits.

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SB0193

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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 Illinois Insurance Code is amended by 5 changing Section 356z.8 as follows:

6 (215 ILCS 5/356z.8)

Sec. 356z.8. Multiple sclerosis preventative physical 7 therapy. A group or individual policy of accident and health 8 9 insurance or managed care plan amended, delivered, issued, or renewed after the effective date of this amendatory Act of the 10 100th General Assembly this amendatory Act of the 94th General 11 12 Assembly must provide coverage for medically necessary preventative physical therapy without any treatment limitation 13 14 or calendar year maximum, for insureds diagnosed with multiple sclerosis. For the purposes of this Section, "preventative 15 16 physical therapy" means physical therapy that is prescribed by a physician licensed to practice medicine in all of its 17 branches for the purpose of treating parts of the body affected 18 19 by multiple sclerosis, but only where the physical therapy includes reasonably defined goals, including, but not limited 20 21 to, sustaining the level of function the person has achieved, with periodic evaluation of the efficacy of the physical 22 therapy against those goals. The coverage required under this 23

1 Section shall be subject to the same deductible <u>and</u>, 2 coinsurance <u>requirements</u>, <u>waiting period</u>, <u>cost sharing</u> 3 <u>limitation</u>, <u>treatment limitation</u>, <u>calendar year maximum</u>, <u>or</u> 4 other limitations as provided for other physical or 5 rehabilitative therapy benefits covered by the policy.

6 (Source: P.A. 94-1076, eff. 12-29-06.)