101ST GENERAL ASSEMBLY

State of Illinois

2019 and 2020

HB4876

Introduced 2/18/2020, by Rep. Diane Pappas

SYNOPSIS AS INTRODUCED:

55 ILCS 5/5-1069.3 65 ILCS 5/10-4-2.3 215 ILCS 5/356z.43 new 215 ILCS 125/5-3

from Ch. 111 1/2, par. 1411.2

Amends the Illinois Insurance Code to require a group policy of accident and health insurance that is amended, delivered, issued, or renewed on or after January 1, 2021 to provide coverage for a colonoscopy that is a follow-up exam based on an initial screen where the colonoscopy was determined to be medically necessary by a physician licensed to practice medicine in all its branches, an advanced practice registered nurse, or a physician assistant. Provides that a group insurance policy shall not impose a deductible, coinsurance, copayment, or any other cost-sharing requirement on colonoscopy coverage, except to the extent such coverage would disqualify a high-deductible health plan from eligibility for a health savings account under the Internal Revenue Code. Makes conforming changes in the Counties Code, the Illinois Municipal Code, and the Health Maintenance Organization Act. Effective January 1, 2021.

LRB101 17472 BMS 66882 b

FISCAL NOTE ACT MAY APPLY STATE MANDATES ACT MAY REQUIRE REIMBURSEMENT

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AN ACT concerning regulation.

Be it enacted by the People of the State of Illinois, represented in the General Assembly:

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

6 (55 ILCS 5/5-1069.3)

(Text of Section before amendment by P.A. 101-625)

Sec. 5-1069.3. Required health benefits. If a county, 8 9 including a home rule county, is a self-insurer for purposes of providing health insurance coverage for its employees, the 10 coverage shall include coverage for the post-mastectomy care 11 benefits required to be covered by a policy of accident and 12 health insurance under Section 356t and the coverage required 13 14 under Sections 356q, 356q.5, 356q.5-1, 356u, 356w, 356x, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 15 16 356z.14, 356z.15, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30a, and 356z.32, and 356z.33, 356z.36, and 356z.43 of the 17 Illinois Insurance Code. The coverage shall comply with 18 19 Sections 155.22a, 355b, 356z.19, and 370c of the Illinois 20 Insurance Code. The Department of Insurance shall enforce the requirements of this Section. The requirement that health 21 22 benefits be covered as provided in this Section is an exclusive power and function of the State and is a denial and limitation 23

under Article VII, Section 6, subsection (h) of the Illinois
 Constitution. A home rule county to which this Section applies
 must comply with every provision of this Section.

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

10 (Source: P.A. 100-24, eff. 7-18-17; 100-138, eff. 8-18-17; 11 100-863, eff. 8-14-18; 100-1024, eff. 1-1-19; 100-1057, eff. 12 1-1-19; 100-1102, eff. 1-1-19; 101-81, eff. 7-12-19; 101-281, 13 eff. 1-1-20; 101-393, eff. 1-1-20; 101-461, eff. 1-1-20; 14 revised 10-16-19.)

15 (Text of Section after amendment by P.A. 101-625)

16 Sec. 5-1069.3. Required health benefits. If a county, including a home rule county, is a self-insurer for purposes of 17 18 providing health insurance coverage for its employees, the 19 coverage shall include coverage for the post-mastectomy care benefits required to be covered by a policy of accident and 20 21 health insurance under Section 356t and the coverage required 22 under Sections 356q, 356q.5, 356q.5-1, 356u, 356w, 356x, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 23 24 356z.14, 356z.15, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30a, 356z.32, 356z.33, 356z.36, and 356z.41, and 356z.43 25

of the Illinois Insurance Code. The coverage shall comply with 1 2 Sections 155.22a, 355b, 356z.19, and 370c of the Illinois 3 Insurance Code. The Department of Insurance shall enforce the requirements of this Section. The requirement that health 4 5 benefits be covered as provided in this Section is an exclusive power and function of the State and is a denial and limitation 6 under Article VII, Section 6, subsection (h) of the Illinois 7 8 Constitution. A home rule county to which this Section applies 9 must comply with every provision of this Section.

10 Rulemaking authority to implement Public Act 95-1045, if 11 any, is conditioned on the rules being adopted in accordance 12 with all provisions of the Illinois Administrative Procedure 13 Act and all rules and procedures of the Joint Committee on 14 Administrative Rules; any purported rule not so adopted, for 15 whatever reason, is unauthorized.

16 (Source: P.A. 100-24, eff. 7-18-17; 100-138, eff. 8-18-17; 17 100-863, eff. 8-14-18; 100-1024, eff. 1-1-19; 100-1057, eff. 18 1-1-19; 100-1102, eff. 1-1-19; 101-81, eff. 7-12-19; 101-281, eff. 1-1-20; 101-393, eff. 1-1-20; 101-461, eff. 1-1-20; 101-625, eff. 1-1-21.)

21 Section 10. The Illinois Municipal Code is amended by 22 changing Section 10-4-2.3 as follows:

23 (65 ILCS 5/10-4-2.3)

24 (Text of Section before amendment by P.A. 101-625)

10-4-2.3. Required health benefits. 1 Sec. Ιf а 2 municipality, including a home rule municipality, is a 3 self-insurer for purposes of providing health insurance coverage for its employees, the coverage shall include coverage 4 5 for the post-mastectomy care benefits required to be covered by a policy of accident and health insurance under Section 356t 6 and the coverage required under Sections 356g, 356g.5, 7 356q.5-1, 356u, 356w, 356x, 356z.6, 356z.8, 356z.9, 356z.10, 8 9 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22, 356z.25, 10 356z.26, 356z.29, 356z.30a, and 356z.32, and 356z.33, 356z.36, 11 and 356z.43 of the Illinois Insurance Code. The coverage shall 12 comply with Sections 155.22a, 355b, 356z.19, and 370c of the 13 Illinois Insurance Code. The Department of Insurance shall enforce the requirements of this Section. The requirement that 14 15 health benefits be covered as provided in this is an exclusive 16 power and function of the State and is a denial and limitation under Article VII, Section 6, subsection (h) of the Illinois 17 Constitution. A home rule municipality to which this Section 18 applies must comply with every provision of this Section. 19

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

26 (Source: P.A. 100-24, eff. 7-18-17; 100-138, eff. 8-18-17;

1 100-863, eff. 8-14-18; 100-1024, eff. 1-1-19; 100-1057, eff. 2 1-1-19; 100-1102, eff. 1-1-19; 101-81, eff. 7-12-19; 101-281, 3 eff. 1-1-20; 101-393, eff. 1-1-20; 101-461, eff. 1-1-20; 4 revised 10-16-19.)

5 (Text of Section after amendment by P.A. 101-625)

10-4-2.3. Required 6 health benefits. Sec. Ιf а 7 municipality, including a home rule municipality, is а 8 self-insurer for purposes of providing health insurance 9 coverage for its employees, the coverage shall include coverage 10 for the post-mastectomy care benefits required to be covered by 11 a policy of accident and health insurance under Section 356t 12 and the coverage required under Sections 356g, 356g.5, 356g.5-1, 356u, 356w, 356x, 356z.6, 356z.8, 356z.9, 356z.10, 13 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22, 356z.25, 14 15 356z.26, 356z.29, 356z.30a, 356z.32, 356z.33, 356z.36, and 16 356z.41, and 356z.43 of the Illinois Insurance Code. The coverage shall comply with Sections 155.22a, 355b, 356z.19, and 17 370c of the Illinois Insurance Code. The Department of 18 19 Insurance shall enforce the requirements of this Section. The requirement that health benefits be covered as provided in this 20 21 is an exclusive power and function of the State and is a denial 22 and limitation under Article VII, Section 6, subsection (h) of the Illinois Constitution. A home rule municipality to which 23 24 this Section applies must comply with every provision of this 25 Section.

1 Rulemaking authority to implement Public Act 95-1045, if 2 any, is conditioned on the rules being adopted in accordance 3 with all provisions of the Illinois Administrative Procedure 4 Act and all rules and procedures of the Joint Committee on 5 Administrative Rules; any purported rule not so adopted, for 6 whatever reason, is unauthorized.

7 (Source: P.A. 100-24, eff. 7-18-17; 100-138, eff. 8-18-17; 8 100-863, eff. 8-14-18; 100-1024, eff. 1-1-19; 100-1057, eff. 9 1-1-19; 100-1102, eff. 1-1-19; 101-81, eff. 7-12-19; 101-281, 10 eff. 1-1-20; 101-393, eff. 1-1-20; 101-461, eff. 1-1-20; 11 101-625, eff. 1-1-21.)

Section 15. The Illinois Insurance Code is amended by adding Section 356z.43 as follows:

14 (215 ILCS 5/356z.43 new)

15 <u>Sec. 356z.43. Colonoscopy coverage.</u>

- (a) A group policy of accident and health insurance that is 16 17 amended, delivered, issued, or renewed on or after January 1, 2021 shall provide coverage for a colonoscopy that is a 18 19 follow-up exam based on an initial screen where the colonoscopy 20 was determined to be medically necessary by a physician 21 licensed to practice medicine in all its branches, an advanced 22 practice registered nurse, or a physician assistant. 23 (b) A policy subject to this Section shall not impose a
- 24 deductible, coinsurance, copayment, or any other cost-sharing

requirement on the coverage provided; except that this subsection does not apply to coverage of colonoscopies to the extent such coverage would disqualify a high-deductible health plan from eligibility for a health savings account pursuant to Section 223 of the Internal Revenue Code.

6 Section 20. The Health Maintenance Organization Act is
7 amended by changing Section 5-3 as follows:

8 (215 ILCS 125/5-3) (from Ch. 111 1/2, par. 1411.2)

9 (Text of Section before amendment by P.A. 101-625)

10 Sec. 5-3. Insurance Code provisions.

11 (a) Health Maintenance Organizations shall be subject to 12 the provisions of Sections 133, 134, 136, 137, 139, 140, 141.1, 141.2, 141.3, 143, 143c, 147, 148, 149, 151, 152, 153, 154, 13 14 154.5, 154.6, 154.7, 154.8, 155.04, 155.22a, 355.2, 355.3, 15 355b, 356q.5-1, 356m, 356v, 356w, 356x, 356v, 356z.2, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11, 16 356z.12, 356z.13, 356z.14, 356z.15, 356z.17, 356z.18, 356z.19, 17 356z.21, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 18 356z.30a, 356z.32, 356z.33, 356z.35, 356z.36, 356z.43, 364, 19 20 364.01, 367.2, 367.2-5, 367i, 368a, 368b, 368c, 368d, 368e, 370c, 370c.1, 401, 401.1, 402, 403, 403A, 408, 408.2, 409, 412, 21 22 444, and 444.1, paragraph (c) of subsection (2) of Section 367, 23 and Articles IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV, 24 XXVI, and XXXIIB of the Illinois Insurance Code.

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1 (b) For purposes of the Illinois Insurance Code, except for 2 Sections 444 and 444.1 and Articles XIII and XIII 1/2, Health 3 Maintenance Organizations in the following categories are 4 deemed to be "domestic companies":

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

7 (2) a corporation organized under the laws of this8 State; or

9 (3) 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 а corporation subject to 12 substantially the same requirements in its state of 13 organization as is a "domestic company" under Article VIII 1/2 of the Illinois Insurance Code. 14

15 (c) In considering the merger, consolidation, or other 16 acquisition of control of a Health Maintenance Organization 17 pursuant to Article VIII 1/2 of the Illinois Insurance Code,

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

(2) (i) the criteria specified in subsection (1) (b) of
Section 131.8 of the Illinois Insurance Code shall not
apply and (ii) the Director, in making his determination
with respect to the merger, consolidation, or other

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acquisition of control, need not take into account the effect on competition of the merger, consolidation, or other acquisition of control;

4 (3) the Director shall have the power to require the 5 following information:

6 (A) certification by an independent actuary of the 7 adequacy of the reserves of the Health Maintenance 8 Organization sought to be acquired;

9 (B) pro forma financial statements reflecting the 10 combined balance sheets of the acquiring company and 11 the Health Maintenance Organization sought to be 12 acquired as of the end of the preceding year and as of 13 a date 90 days prior to the acquisition, as well as pro 14 forma financial statements reflecting projected 15 combined operation for a period of 2 years;

16 (C) a pro forma business plan detailing an 17 acquiring party's plans with respect to the operation 18 of the Health Maintenance Organization sought to be 19 acquired for a period of not less than 3 years; and

20 (D) such other information as the Director shall 21 require.

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

(e) In considering any management contract or service 2 agreement subject to Section 141.1 of the Illinois Insurance 3 Code, the Director (i) shall, in addition to the criteria 4 5 specified in Section 141.2 of the Illinois Insurance Code, take into account the effect of the management contract or service 6 7 agreement on the continuation of benefits to enrollees and the 8 financial condition of the health maintenance organization to 9 be managed or serviced, and (ii) need not take into account the effect of the management contract or service agreement on 10 11 competition.

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

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

(ii) the amount of the refund or additional premium
shall not exceed 20% of the Health Maintenance

Organization's profitable or unprofitable experience with 1 2 respect to the group or other enrollment unit for the 3 period (and, for purposes of a refund or additional premium, the profitable or unprofitable experience shall 4 5 be calculated taking into account a pro rata share of the Maintenance Organization's administrative 6 Health and 7 marketing expenses, but shall not include any refund to be 8 made or additional premium to be paid pursuant to this 9 subsection (f)). The Health Maintenance Organization and 10 the group or enrollment unit may agree that the profitable 11 or unprofitable experience may be calculated taking into 12 account the refund period and the immediately preceding 2 13 plan years.

14 The Health Maintenance Organization shall include а 15 statement in the evidence of coverage issued to each enrollee 16 describing the possibility of a refund or additional premium, 17 and upon request of any group or enrollment unit, provide to the group or enrollment unit a description of the method used 18 19 calculate (1) the Health Maintenance Organization's to 20 profitable experience with respect to the group or enrollment unit and the resulting refund to the group or enrollment unit 21 22 or (2) the Health Maintenance Organization's unprofitable 23 experience with respect to the group or enrollment unit and the resulting additional premium to be paid by the group or 24 25 enrollment unit.

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In no event shall the Illinois Health Maintenance

Organization Guaranty Association be liable to pay any
 contractual obligation of an insolvent organization to pay any
 refund authorized under this Section.

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

10 (Source: P.A. 100-24, eff. 7-18-17; 100-138, eff. 8-18-17; 11 100-863, eff. 8-14-18; 100-1026, eff. 8-22-18; 100-1057, eff. 12 1-1-19; 100-1102, eff. 1-1-19; 101-13, eff. 6-12-19; 101-81, eff. 7-12-19; 101-281, eff. 1-1-20; 101-371, eff. 1-1-20; 101-393, eff. 1-1-20; 101-452, eff. 1-1-20; 101-461, eff. 1-1-20; revised 10-16-19.)

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(Text of Section after amendment by P.A. 101-625)

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Sec. 5-3. Insurance Code provisions.

18 (a) Health Maintenance Organizations shall be subject to 19 the provisions of Sections 133, 134, 136, 137, 139, 140, 141.1, 141.2, 141.3, 143, 143c, 147, 148, 149, 151, 152, 153, 154, 20 21 154.5, 154.6, 154.7, 154.8, 155.04, 155.22a, 355.2, 355.3, 22 355b, 356g.5-1, 356m, 356v, 356w, 356x, 356y, 356z.2, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11, 23 24 356z.12, 356z.13, 356z.14, 356z.15, 356z.17, 356z.18, 356z.19, 356z.21, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 25

356z.30a, 356z.32, 356z.33, 356z.35, 356z.36, 356z.41,
 <u>356z.43</u>, 364, 364.01, 367.2, 367.2-5, 367i, 368a, 368b, 368c,
 368d, 368e, 370c, 370c.1, 401, 401.1, 402, 403, 403A, 408,
 408.2, 409, 412, 444, and 444.1, paragraph (c) of subsection
 (2) of Section 367, and Articles IIA, VIII 1/2, XII, XII 1/2,
 XIII, XIII 1/2, XXV, XXVI, and XXXIIB of the Illinois Insurance
 Code.

8 (b) For purposes of the Illinois Insurance Code, except for 9 Sections 444 and 444.1 and Articles XIII and XIII 1/2, Health 10 Maintenance Organizations in the following categories are 11 deemed to be "domestic companies":

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

14 (2) a corporation organized under the laws of this15 State; or

16 (3) a corporation organized under the laws of another 17 state, 30% or more of the enrollees of which are residents 18 of this State, except a corporation subject to 19 substantially the same requirements in its state of organization as is a "domestic company" under Article VIII 20 1/2 of the Illinois Insurance Code. 21

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

(1) the Director shall give primary consideration to
 the continuation of benefits to enrollees and the financial

1 conditions of the acquired Health Maintenance Organization 2 after the merger, consolidation, or other acquisition of 3 control takes effect;

4 (2)(i) the criteria specified in subsection (1)(b) of 5 Section 131.8 of the Illinois Insurance Code shall not 6 apply and (ii) the Director, in making his determination 7 with respect to the merger, consolidation, or other 8 acquisition of control, need not take into account the 9 effect on competition of the merger, consolidation, or 10 other acquisition of control;

11 (3) the Director shall have the power to require the 12 following information:

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

16 (B) pro forma financial statements reflecting the 17 combined balance sheets of the acquiring company and Health Maintenance Organization sought to be 18 the 19 acquired as of the end of the preceding year and as of 20 a date 90 days prior to the acquisition, as well as pro financial 21 forma statements reflecting projected 22 combined operation for a period of 2 years;

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

1 (D) such other information as the Director shall 2 require.

3 (d) The provisions of Article VIII 1/2 of the Illinois 4 Insurance Code and this Section 5-3 shall apply to the sale by 5 any health maintenance organization of greater than 10% of its 6 enrollee population (including without limitation the health 7 maintenance organization's right, title, and interest in and to 8 its health care certificates).

9 (e) In considering any management contract or service agreement subject to Section 141.1 of the Illinois Insurance 10 11 Code, the Director (i) shall, in addition to the criteria 12 specified in Section 141.2 of the Illinois Insurance Code, take 13 into account the effect of the management contract or service agreement on the continuation of benefits to enrollees and the 14 15 financial condition of the health maintenance organization to be managed or serviced, and (ii) need not take into account the 16 17 effect of the management contract or service agreement on 18 competition.

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

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(i) the amount of, and other terms and conditions with

respect to, the refund or additional premium are set forth in the group or enrollment unit contract agreed in advance of the period for which a refund is to be paid or additional premium is to be charged (which period shall not be less than one year); and

6 (ii) the amount of the refund or additional premium 20% 7 not exceed of the Health shall Maintenance 8 Organization's profitable or unprofitable experience with 9 respect to the group or other enrollment unit for the 10 period (and, for purposes of a refund or additional 11 premium, the profitable or unprofitable experience shall 12 be calculated taking into account a pro rata share of the 13 Maintenance Organization's administrative Health and 14 marketing expenses, but shall not include any refund to be 15 made or additional premium to be paid pursuant to this 16 subsection (f)). The Health Maintenance Organization and 17 the group or enrollment unit may agree that the profitable or unprofitable experience may be calculated taking into 18 19 account the refund period and the immediately preceding 2 20 plan years.

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

7 In no event shall the Illinois Health Maintenance 8 Organization Guaranty Association be liable to pay any 9 contractual obligation of an insolvent organization to pay any 10 refund authorized under this Section.

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

17 (Source: P.A. 100-24, eff. 7-18-17; 100-138, eff. 8-18-17; 18 100-863, eff. 8-14-18; 100-1026, eff. 8-22-18; 100-1057, eff. 19 1-1-19; 100-1102, eff. 1-1-19; 101-13, eff. 6-12-19; 101-81, eff. 7-12-19; 101-281, eff. 1-1-20; 101-371, eff. 1-1-20; 101-393, eff. 1-1-20; 101-452, eff. 1-1-20; 101-461, eff. 22 1-1-20; 101-625, eff. 1-1-21.)

23 Section 95. No acceleration or delay. Where this Act makes 24 changes in a statute that is represented in this Act by text 25 that is not yet or no longer in effect (for example, a Section HB4876 - 18 - LRB101 17472 BMS 66882 b represented by multiple versions), the use of that text does not accelerate or delay the taking effect of (i) the changes made by this Act or (ii) provisions derived from any other Public Act.

5 Section 99. Effective date. This Act takes effect January
6 1, 2021.