

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 Illinois Insurance Code is amended by
5 adding Sections 155.47 and 155.48 as follows:

6 (215 ILCS 5/155.47 new)

7 Sec. 155.47. Prohibited practices relating to substance
8 use disorder treatment.

9 (a) As used in this Section, "recovery support",
10 "substance use disorder", and "treatment" have the meanings
11 set forth in the Substance Use Disorder Act.

12 (b) A company authorized to transact life insurance in
13 this State may not, based solely on whether an individual has
14 participated in a substance use treatment or recovery support
15 program no less than 5 years before application:

16 (1) deny coverage to the individual;

17 (2) limit the amount, extent, or kind of coverage
18 available to the individual; or

19 (3) charge the individual or a group to which the
20 individual belongs a rate that is different from the rate
21 charged to other individuals or groups, respectively, for
22 the same coverage, unless the charge is based on sound
23 underwriting or actuarial principles reasonably related to

1 actual or anticipated loss experience for a particular
2 risk.

3 (215 ILCS 5/155.48 new)

4 Sec. 155.48. Prohibited practices relating to prescription
5 for or obtainment of opioid antagonist.

6 (a) As used in this Section, "opioid antagonist" means any
7 drug that binds to opioid receptors and blocks or otherwise
8 inhibits the effects of opioids acting on those receptors to
9 reverse the effects of an opioid overdose.

10 (b) A company authorized to transact life insurance in
11 this State may not, based solely on whether an individual has
12 been prescribed or has obtained through a standing order an
13 opioid antagonist:

14 (1) deny coverage to the individual;

15 (2) limit the amount, extent, or kind of coverage
16 available to the individual; or

17 (3) charge the individual or a group to which the
18 individual belongs a rate that is different from the rate
19 charged to other individuals or groups, respectively, for
20 the same coverage, unless the charge is based on sound
21 underwriting or actuarial principles reasonably related to
22 actual or anticipated loss experience for a particular
23 risk.