



## 103RD GENERAL ASSEMBLY

### State of Illinois

2023 and 2024

**HB4562**

Introduced 1/31/2024, by Rep. Camille Y. Lilly

#### SYNOPSIS AS INTRODUCED:

215 ILCS 5/356u.10 new

Amends the Illinois Insurance Code. Defines terms. Provides that a group policy of accident and health insurance that provides coverage for hospital or medical treatment or services for illness on an expense-incurred basis and that is amended, delivered, issued, or renewed after January 1, 2025 shall provide coverage, without imposing any cost-sharing requirement, for clinical genetic testing for an inherited gene mutation for individuals with a personal or family history of cancer that is recommended by a health care professional; and evidence-based cancer imaging for individuals with an increased risk of cancer as recommended by National Comprehensive Cancer Network clinical practice guidelines. Provides that the requirements do not apply to coverage of genetic testing or evidence-based cancer imaging to the extent such coverage would disqualify a high-deductible health plan from eligibility for a health savings account pursuant to the Internal Revenue Code.

LRB103 37130 RPS 67249 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 Illinois Insurance Code is amended by  
5 adding Section 356u.10 as follows:

6 (215 ILCS 5/356u.10 new)

7 Sec. 356u.10. Genetic testing and evidence-based cancer  
8 imaging.

9 (a) For the purposes of this Section:

10 "Cost-sharing requirement" means a deductible,  
11 coinsurance, copayment, or any similar out-of-pocket expense.

12 "Evidence-based cancer imaging" means evidence-based  
13 cancer imaging modalities in accordance with the most recent  
14 version of the National Comprehensive Cancer Network clinical  
15 practice guidelines.

16 "Genetic testing for an inherited mutation" means germline  
17 multi-gene testing for an inherited mutation associated with  
18 an increased risk of cancer in accordance with evidence-based,  
19 clinical practice guidelines.

20 (b) A group policy of accident and health insurance that  
21 provides coverage for hospital or medical treatment or  
22 services for illness on an expense-incurred basis and that is  
23 amended, delivered, issued, or renewed after January 1, 2025

1 shall provide coverage, without imposing any cost-sharing  
2 requirement, for all of the following:

3 (1) clinical genetic testing for an inherited gene  
4 mutation for individuals with a personal or family history  
5 of cancer that is recommended by a health care  
6 professional; and

7 (2) evidence-based cancer imaging for individuals with  
8 an increased risk of cancer as recommended by National  
9 Comprehensive Cancer Network clinical practice guidelines.

10 (c) This Section shall not apply to coverage of genetic  
11 testing or evidence-based cancer imaging to the extent such  
12 coverage would disqualify a high-deductible health plan from  
13 eligibility for a health savings account pursuant to Section  
14 223 of the Internal Revenue Code.