

HB3875



100TH GENERAL ASSEMBLY

State of Illinois

2017 and 2018

HB3875

by Rep. Michelle Mussman

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356b

from Ch. 73, par. 968b

Amends the Illinois Insurance Code. Provides that if an accident or health insurance policy states that coverage of a dependent person terminates upon the limiting age specified in the policy, the insurer shall not terminate hospital and medical coverage of a person with a disabling condition.

LRB100 10936 SGJ 21173 b

A BILL FOR

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 changing Section 356b as follows:

6 (215 ILCS 5/356b) (from Ch. 73, par. 968b)

7 Sec. 356b. (a) This Section applies to the hospital and
8 medical expense provisions of an accident or health insurance
9 policy.

10 (b) If a policy provides that coverage of a dependent
11 person terminates upon attainment of the limiting age for
12 dependent persons specified in the policy, the insurer shall
13 not ~~attainment of such limiting age does not operate to~~
14 terminate the hospital and medical coverage of a person who,
15 because of a disabling condition that occurred before
16 attainment of the limiting age, is incapable of self-sustaining
17 employment and is dependent on his or her parents or other care
18 providers for lifetime care and supervision.

19 (c) For purposes of subsection (b), "dependent on other
20 care providers" is defined as requiring a Community Integrated
21 Living Arrangement, group home, supervised apartment, or other
22 residential services licensed or certified by the Department of
23 Human Services (as successor to the Department of Mental Health

1 and Developmental Disabilities), the Department of Public
2 Health, or the Department of Healthcare and Family Services
3 (formerly Department of Public Aid).

4 (d) The insurer may inquire of the policyholder 2 months
5 prior to attainment by a dependent of the limiting age set
6 forth in the policy, or at any reasonable time thereafter,
7 whether such dependent is in fact a person who has a disability
8 and is dependent and, in the absence of proof submitted within
9 60 days of such inquiry that such dependent is a person who has
10 a disability and is dependent may terminate coverage of such
11 person at or after attainment of the limiting age. In the
12 absence of such inquiry, coverage of any person who has a
13 disability and is dependent shall continue through the term of
14 such policy or any extension or renewal thereof.

15 (e) This amendatory Act of 1969 is applicable to policies
16 issued or renewed more than 60 days after the effective date of
17 this amendatory Act of 1969.

18 (Source: P.A. 99-143, eff. 7-27-15.)