



94TH GENERAL ASSEMBLY

State of Illinois

2005 and 2006

HB1489

Introduced 02/10/05, by Rep. Julie Hamos

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356h

from Ch. 73, par. 968h

Amends the Illinois Insurance Code. Prohibits an insurer from excluding a grandchild from coverage or limiting coverage solely because the grandchild is adopted or does not reside with the insured. Prohibits an insurer from excluding a child or grandchild from coverage or limiting coverage solely because the child or grandchild is unmarried and 25 years of age or younger or because the child or grandchild is unmarried, 30 years of age or younger, and a full-time student. Provides that a grandchild who is in the custody of the insured pursuant to a court order or placement of adoption vesting temporary care of the grandchild in the insured is an adopted child.

LRB094 08937 LJB 39157 b

1 AN ACT concerning insurance.

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 356h as follows:

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

7 Sec. 356h. No individual or group policy of accident and
8 health insurance which covers the insured's immediate family or
9 children, as well as covering the insured, shall exclude a
10 child or grandchild from coverage or limit coverage for a child
11 or grandchild solely because:

12 (1) the child or grandchild is an adopted child; ~~or~~
13 ~~solely because~~

14 (2) the child does not reside with the insured; ~~or~~

15 (3) the child or grandchild is unmarried and 25 years
16 of age or younger, or the child or grandchild is unmarried
17 and 30 years of age or younger and is a full-time student
18 at an institution of higher education.

19 For purposes of this Section, a child or grandchild who is
20 in the custody of the insured, pursuant to an interim court
21 order of adoption or, in the case of group insurance, placement
22 of adoption, whichever comes first, vesting temporary care of
23 the child or grandchild in the insured, is an adopted child,
24 regardless of whether a final order granting adoption is
25 ultimately issued.

26 (Source: P.A. 91-549, eff. 8-14-99.)