

98TH GENERAL ASSEMBLY State of Illinois 2013 and 2014 HB0127

Introduced 1/10/2013, by Rep. William Davis

SYNOPSIS AS INTRODUCED:

See Index

Amends the School Code. Provides that a public school district maintaining grades kindergarten through 8 may (instead of the school board of any school district may, in its discretion) provide medical or hospital service or both through accident and health insurance or through non-profit hospital service corporations or medical service plan corporations or both for pupils of the district in grades kindergarten through 8 (instead of for all pupils of the district) injured while participating in an athletic activity. Provides that a public school district maintaining grades 9 through 12 shall provide catastrophic accident insurance coverage, with specified benefit limits, for eligible students in grades 9 through 12 who sustain an accidental injury while participating in school-sponsored or school-supervised interscholastic athletic events sanctioned by the Illinois High School Association ("IHSA") that results in medical expenses in excess of \$50,000. Sets forth similar provisions for non-public schools for school-sponsored or school-supervised interscholastic athletic tournaments sanctioned by the IHSA. Provides that the IHSA has the exclusive authority to promulgate a plan of coverage necessary to ensure compliance with these provisions. Requires the IHSA to provide a group policy. Allows public school districts and non-public schools to purchase the coverage necessary by participating in the group policy, obtain the coverage necessary from other coverage providers, or, in the case of the Chicago school district, provide the catastrophic accident insurance coverage through a program of self-insurance. Sets forth provisions concerning the charges for procedures, treatments, services, or prescription pharmaceuticals covered. Effective July 1, 2013.

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FISCAL NOTE ACT
MAY APPLY

STATE MANDATES ACT MAY REQUIRE REIMBURSEMENT

- 1 AN ACT concerning education, which may be referred to as
- 2 Rocky Clark's Law.

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

- 5 Section 5. The School Code is amended by changing Section
- 6 22-15 as follows:
- 7 (105 ILCS 5/22-15) (from Ch. 122, par. 22-15)
- 8 Sec. 22-15. Insurance on athletes.
- 9 (a) In this Section, "IHSA" means the Illinois High School
- 10 <u>Association</u>.
- 11 (b) A public school district maintaining grades 9 through
- 12 12 shall provide catastrophic accident insurance coverage,
- with aggregate benefit limits of \$7.5 million or 15 years,
- 14 whichever occurs first, for eligible students in grades 9
- through 12 who sustain an accidental injury while participating
- in school-sponsored or school-supervised interscholastic
- 17 <u>athletic events sanctioned by the IHSA (including direct and</u>
- uninterrupted travel to and from the athletic event as well as
- during a temporary stay at the location of an athletic event
- 20 held away from the student's school) that results in medical
- 21 expenses in excess of \$50,000. These benefit limits are subject
- 22 to subsection (d) of this Section and are to be in excess of
- 23 any and all other insurance, coverage or benefit, in whatever

Non-public schools maintaining grades 9 through 12 shall provide catastrophic accident insurance coverage, with aggregate benefit limits of \$7.5 million or 15 years, whichever occurs first, for eligible students in grades 9 through 12 who sustain an accidental injury while participating in school-sponsored or school-supervised interscholastic athletic tournaments sanctioned by the IHSA (including direct and uninterrupted travel to and from the athletic tournament as well as during a temporary stay at the location of an athletic tournament held away from the student's school) that results in medical expenses in excess of \$50,000. These benefit limits are subject to subsection (d) of this Section and are to be in excess of any and all other insurance, coverage or benefit, in whatever form or designation.

(c) The IHSA has the exclusive authority to promulgate a plan of coverage necessary to ensure compliance with this Section. The IHSA shall provide a group policy providing the coverage necessary to comply with this Section. Public school districts and non-public schools may purchase the coverage necessary to comply with this Section by participating in the group policy.

Alternatively, public school districts or non-public schools that do not participate in the group policy may obtain the coverage necessary to comply with this Section from other coverage providers, but must submit to the IHSA, 60 days before

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the coverage inception, a certificate of insurance from the coverage provider stating that the insurance provided by the coverage provider is in compliance with the plan of coverage approved by the IHSA. A public school district that manages schools located within a city of over 500,000 inhabitants may provide the catastrophic accident insurance coverage required by this Section through a program of self-insurance, and the public school district must submit to the IHSA, 60 days before coverage inception, proof that the program is in compliance with the plan of coverage.

- (d) The charges for procedures, treatments, services, or prescription pharmaceuticals covered under this Section must not exceed the charges permissible under the workers' compensation fee schedule under Section 8.2 of Workers' Compensation Act. With regard to charges for procedures, treatments, services, or prescription pharmaceuticals covered under this Section for which no fee is set by the workers' compensation fee schedule under Section 8.2 of Workers' Compensation Act, the coverage provider may negotiate charges for the procedures, treatments, services, or prescription pharmaceuticals at a discount.
- (e) A public school district maintaining grades kindergarten through 8 may The school board of any school district may, in its discretion, provide medical or hospital service, or both, through accident and health insurance on a group or individual basis, or through non-profit hospital

service corporations or medical service plan corporations or 1 2 both, for pupils of the district in grades kindergarten through 8 injured while participating in any athletic activity under 3 the jurisdiction of or sponsored or controlled by the district 5 or the authorities of any school thereof. The cost of such insurance or of subscriptions to such non-profit corporations, 6 7 when paid from the funds of the district, shall, to the extent 8 such moneys are sufficient, be paid from moneys derived from 9 athletic activities. To the extent that moneys derived from 10 athletic activities are insufficient, such cost may be paid 11 from the educational fund of the district. Such insurance may 12 be purchased from or such subscriptions may be taken in only such companies or corporations as are authorized to do business 13 in Illinois. 14

- 15 (Source: P.A. 77-1554.)
- Section 99. Effective date. This Act takes effect July 1, 2013.

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2	Statutes amended	in order of appearance

3 105 ILCS 5/22-15 from Ch. 122, par. 22-15

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