

HB1577



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB1577

Introduced 1/28/2025, by Rep. Hoan Huynh

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.73

Amends the Illinois Insurance Code. Excludes student health insurance coverage from a provision requiring group or individual policies of accident and health insurance that provide dependent coverage to make that dependent coverage available to the parent or stepparent of the insured if certain conditions are met. Effective immediately.

LRB104 02988 RPS 13006 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 356z.73 as follows:

6 (215 ILCS 5/356z.73)

7 (This Section may contain text from a Public Act with a
8 delayed effective date)

9 Sec. 356z.73 ~~356z.71~~. Insurance coverage for dependent
10 parents.

11 (a) A group or individual policy of accident and health
12 insurance issued, amended, delivered, or renewed after January
13 1, 2026 that provides dependent coverage shall make that
14 dependent coverage available to the parent or stepparent of
15 the insured if the parent or stepparent meets the definition
16 of a qualifying relative under 26 U.S.C. 152(d) and lives or
17 resides within the accident and health insurance policy's
18 service area.

19 (b) This Section does not apply to specialized health care
20 service plans, including student health insurance coverage;
21 Medicare supplement insurance;IT hospital-only policies;IT
22 accident-only policies;IT or specified disease insurance
23 policies that reimburse for hospital, medical, or surgical

1 expenses.

2 (Source: P.A. 103-700, eff. 1-1-25; revised 9-25-24.)

3 Section 99. Effective date. This Act takes effect upon
4 becoming law.