

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.