



## 104TH GENERAL ASSEMBLY

### State of Illinois

2025 and 2026

HB4008

Introduced 3/4/2025, by Rep. Harry Benton

#### SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.80 new

Amends the Illinois Insurance Code. Provides that a group or individual policy of accident and health insurance amended, delivered, issued, or renewed on or after January 1, 2026 that provides coverage for prescription drugs shall require that a covered individual's defined cost sharing for each prescription drug shall be calculated at the point of sale based on a price that is reduced by an amount equal to at least 100% of all rebates received in connection with the dispensation or administration of the prescription drug. Provides that an insurer shall apply any rebate amount in excess of the defined cost sharing amount to the health plan to reduce premiums. Provides that the provisions shall not preclude an insurer from decreasing a covered individual's defined cost sharing by an amount greater than the stated amount at the point of sale. Provides that the Department of Insurance may adopt rules to implement the provisions.

LRB104 12572 BAB 23098 b

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 adding Section 356z.80 as follows:

6 (215 ILCS 5/356z.80 new)

7 Sec. 356z.80. Cost sharing; prescription rebates.

8 (a) A group or individual policy of accident and health  
9 insurance amended, delivered, issued, or renewed on or after  
10 January 1, 2026 that provides coverage for prescription drugs  
11 shall require that a covered individual's defined cost sharing  
12 for each prescription drug shall be calculated at the point of  
13 sale based on a price that is reduced by an amount equal to at  
14 least 100% of all rebates received in connection with the  
15 dispensation or administration of the prescription drug.

16 (b) An insurer shall apply any rebate amount in excess of  
17 the defined cost sharing amount to the health plan to reduce  
18 premiums.

19 (c) Nothing in this Section shall preclude an insurer from  
20 decreasing a covered individual's defined cost sharing by an  
21 amount greater than the stated amount at the point of sale.

22 (d) The Department may adopt rules to implement this  
23 Section.