

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 356u as follows:

6 (215 ILCS 5/356u)

7 Sec. 356u. Pap tests and prostate cancer screenings.

8 (a) A group policy of accident and health insurance that
9 provides coverage for hospital or medical treatment or
10 services for illness on an expense-incurred basis and is
11 amended, delivered, issued, or renewed after January 1, 2024
12 shall provide coverage, without imposing a deductible,
13 coinsurance, copayment, or any other cost-sharing requirement,
14 for all of the following:

15 (1) An annual cervical smear or Pap smear test for all
16 insureds.

17 (2) An annual prostate cancer screening for insureds
18 upon the recommendation of a physician licensed to
19 practice medicine in all its branches for:

20 (A) asymptomatic individuals age 50 and over;

21 (B) African-American individuals age 40 and over;

22 and

23 (C) individuals age 40 and over with a family

1 history of or genetic predisposition to prostate
2 cancer.

3 (3) Surveillance tests for ovarian cancer for insureds
4 who are at risk for ovarian cancer.

5 (b) This Section shall not apply to agreements, contracts,
6 or policies that provide coverage for a specified disease or
7 other limited benefit coverage.

8 (c) This Section does not apply to coverage of prostate
9 cancer screenings to the extent such coverage would disqualify
10 a high-deductible health plan from eligibility for a health
11 savings account pursuant to Section 223 of the Internal
12 Revenue Code.

13 (d) For the purposes of this Section:

14 "At risk for ovarian cancer" means:

15 (1) having a family history (i) with one or more
16 first-degree relatives with ovarian cancer, (ii) of
17 clusters of relatives with breast cancer, or (iii) of
18 nonpolyposis colorectal cancer; ~~or~~

19 (2) testing positive for BRCA1 or BRCA2 mutations; or ~~or~~

20 (3) having a high level of CA-125, as indicated by a
21 blood test screening.

22 "Prostate cancer screening" means medically viable methods
23 for the detection and diagnosis of prostate cancer, including
24 a digital rectal exam and the prostate-specific antigen test
25 and associated laboratory work. "Prostate cancer screening"
26 includes medically necessary subsequent follow-up testing as

1 directed by a health care provider, including, but not limited
2 to:

- 3 (1) urinary analysis;
4 (2) serum biomarkers; and
5 (3) medical imaging, including, but not limited to,
6 magnetic resonance imaging.

7 "Surveillance tests for ovarian cancer" means all
8 medically viable methods for the detection and diagnosis of
9 ovarian cancer, including, but not limited to, ultrasounds,
10 magnetic resonance imagings (MRIs), x-rays, computed
11 tomography (CT) scans, and CA-125 blood test screenings.
12 ~~annual screening using (i) CA-125 serum tumor marker testing,~~
13 ~~(ii) transvaginal ultrasound, (iii) pelvic examination.~~

14 (Source: P.A. 102-1073, eff. 1-1-23; 103-30, eff. 1-1-25.)

15 Section 99. Effective date. This Act takes effect January
16 1, 2028.