



## 104TH GENERAL ASSEMBLY

### State of Illinois

2025 and 2026

HB4425

Introduced 1/14/2026, by Rep. Anne Stava

#### SYNOPSIS AS INTRODUCED:

5 ILCS 375/6.11	
55 ILCS 5/5-1069.3	
65 ILCS 5/10-4-2.3	
105 ILCS 5/10-22.3f	
110 ILCS 330/11 new	
210 ILCS 85/11.11 new	
215 ILCS 5/356z.88 new	
215 ILCS 125/5-3	from Ch. 111 1/2, par. 1411.2
215 ILCS 130/4003	from Ch. 73, par. 1504-3
215 ILCS 165/10	from Ch. 32, par. 604
305 ILCS 5/5-16.8	

Amends the Hospital Licensing Act and the University of Illinois Hospital Act. Provides that, unless otherwise required by Illinois law, no hospital, individual affiliated with a hospital, or person contracted with a hospital shall release information related to any person or entity that allows a child to receive gender-affirming health care or gender-affirming mental health care in response to any criminal or civil action, including a foreign subpoena, based on another state's law that authorizes a civil action to be brought against any person or entity that allows a child to receive gender-affirming health care or gender-affirming mental health care. Amends the Illinois Insurance Code, the State Employees Group Insurance Act of 1971, the Counties Code, the Illinois Municipal Code, the School Code, the Health Maintenance Organization Act, the Limited Health Service Organization Act, the Voluntary Health Services Plans Act, and the Illinois Public Aid Code to prohibit the same release of information from an issuer of a policy of accident or health insurance.

LRB104 17384 BAB 30809 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 State Employees Group Insurance Act of 1971  
5 is amended by changing Section 6.11 as follows:

6 (5 ILCS 375/6.11)

7 (Text of Section before amendment by P.A. 104-1)

8 Sec. 6.11. Required health benefits; Illinois Insurance  
9 Code requirements. The program of health benefits shall  
10 provide the post-mastectomy care benefits required to be  
11 covered by a policy of accident and health insurance under  
12 Section 356t of the Illinois Insurance Code. The program of  
13 health benefits shall provide the coverage required under  
14 Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10,  
15 356w, 356x, 356z.2, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8,  
16 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15,  
17 356z.17, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,  
18 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,  
19 356z.51, 356z.53, 356z.54, 356z.55, 356z.56, 356z.57, 356z.59,  
20 356z.60, 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70,  
21 356z.71, 356z.74, 356z.76, ~~and~~ 356z.77, ~~and~~ 356z.80, 356z.81,  
22 356z.82, 356z.83, 356z.84, and 356z.85 of the Illinois  
23 Insurance Code. The program of health benefits must comply

1 with Sections 155.22a, 155.37, 355b, 356z.19, 356z.88, 370c,  
2 and 370c.1 and Article XXXIIB of the Illinois Insurance Code.  
3 The program of health benefits shall provide the coverage  
4 required under Section 356m of the Illinois Insurance Code  
5 and, for the employees of the State Employee Group Insurance  
6 Program only, the coverage as also provided in Section 6.11B  
7 of this Act. The Department of Insurance shall enforce the  
8 requirements of this Section with respect to Sections 370c and  
9 370c.1 and Article XXXIIB of the Illinois Insurance Code; all  
10 other requirements of this Section shall be enforced by the  
11 Department of Central Management Services.

12 Rulemaking authority to implement Public Act 95-1045, if  
13 any, is conditioned on the rules being adopted in accordance  
14 with all provisions of the Illinois Administrative Procedure  
15 Act and all rules and procedures of the Joint Committee on  
16 Administrative Rules; any purported rule not so adopted, for  
17 whatever reason, is unauthorized.

18 (Source: P.A. 103-8, eff. 1-1-24; 103-84, eff. 1-1-24; 103-91,  
19 eff. 1-1-24; 103-420, eff. 1-1-24; 103-445, eff. 1-1-24;  
20 103-535, eff. 8-11-23; 103-551, eff. 8-11-23; 103-605, eff.  
21 7-1-24; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-870,  
22 eff. 1-1-25; 103-914, eff. 1-1-25; 103-918, eff. 1-1-25;  
23 103-951, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-27, eff.  
24 1-1-26, 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.  
25 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,  
26 eff. 1-1-26; 104-417, eff. 8-15-25; revised 11-19-25.)

1 (Text of Section after amendment by P.A. 104-1)

2 Sec. 6.11. Required health benefits; Illinois Insurance  
3 Code requirements. The program of health benefits shall  
4 provide the post-mastectomy care benefits required to be  
5 covered by a policy of accident and health insurance under  
6 Section 356t of the Illinois Insurance Code. The program of  
7 health benefits shall provide the coverage required under  
8 Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10,  
9 356w, 356x, 356z.2, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8,  
10 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15,  
11 356z.17, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,  
12 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,  
13 356z.51, 356z.53, 356z.54, 356z.55, 356z.56, 356z.57, 356z.59,  
14 356z.60, 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70,  
15 356z.71, 356z.74, 356z.76, ~~and 356z.77, 356z.79, and 356z.80,~~  
16 356z.81, 356z.82, 356z.83, 356z.84, and 356z.85 of the  
17 Illinois Insurance Code. The program of health benefits must  
18 comply with Sections 155.22a, 155.37, 355b, 356z.19, 356z.88,  
19 370c, and 370c.1 and Article XXXIIB of the Illinois Insurance  
20 Code. The program of health benefits shall provide the  
21 coverage required under Section 356m of the Illinois Insurance  
22 Code and, for the employees of the State Employee Group  
23 Insurance Program only, the coverage as also provided in  
24 Section 6.11B of this Act. The Department of Insurance shall  
25 enforce the requirements of this Section with respect to

1 Sections 370c and 370c.1 and Article XXXIIB of the Illinois  
2 Insurance Code; all other requirements of this Section shall  
3 be enforced by the Department of Central Management Services.

4 Rulemaking authority to implement Public Act 95-1045, if  
5 any, is conditioned on the rules being adopted in accordance  
6 with all provisions of the Illinois Administrative Procedure  
7 Act and all rules and procedures of the Joint Committee on  
8 Administrative Rules; any purported rule not so adopted, for  
9 whatever reason, is unauthorized.

10 (Source: P.A. 103-8, eff. 1-1-24; 103-84, eff. 1-1-24; 103-91,  
11 eff. 1-1-24; 103-420, eff. 1-1-24; 103-445, eff. 1-1-24;  
12 103-535, eff. 8-11-23; 103-551, eff. 8-11-23; 103-605, eff.  
13 7-1-24; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-870,  
14 eff. 1-1-25; 103-914, eff. 1-1-25; 103-918, eff. 1-1-25;  
15 103-951, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
16 7-1-27; 104-27, eff. 1-1-26, 104-42, eff. 8-1-25; 104-68, eff.  
17 1-1-26; 104-73, eff. 1-1-26; 104-289, eff. 1-1-26; 104-324,  
18 eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25;  
19 revised 11-19-25.)

20 Section 10. The Counties Code is amended by changing  
21 Section 5-1069.3 as follows:

22 (55 ILCS 5/5-1069.3)

23 (Text of Section before amendment by P.A. 104-446)

24 Sec. 5-1069.3. Required health benefits. If a county,

1 including a home rule county, is a self-insurer for purposes  
2 of providing health insurance coverage for its employees, the  
3 coverage shall include coverage for the post-mastectomy care  
4 benefits required to be covered by a policy of accident and  
5 health insurance under Section 356t and the coverage required  
6 under Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u,  
7 356u.10, 356w, 356x, 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9,  
8 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22,  
9 356z.25, 356z.26, 356z.29, 356z.30, 356z.32, 356z.33, 356z.36,  
10 356z.40, 356z.41, 356z.45, 356z.46, 356z.47, 356z.48, 356z.51,  
11 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60, 356z.61,  
12 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71, 356z.74,  
13 ~~and~~ 356z.77, 356z.79, ~~and~~ 356z.80, 356z.81, 356z.82, 356z.83,  
14 356z.84, and 356z.85 of the Illinois Insurance Code. The  
15 coverage shall comply with Sections 155.22a, 355b, 356z.19,  
16 356z.88, and 370c of the Illinois Insurance Code. The  
17 Department of Insurance shall enforce the requirements of this  
18 Section. The requirement that health benefits be covered as  
19 provided in this Section is an exclusive power and function of  
20 the State and is a denial and limitation under Article VII,  
21 Section 6, subsection (h) of the Illinois Constitution. A home  
22 rule county to which this Section applies must comply with  
23 every provision of this Section.

24 Rulemaking authority to implement Public Act 95-1045, if  
25 any, is conditioned on the rules being adopted in accordance  
26 with all provisions of the Illinois Administrative Procedure

1 Act and all rules and procedures of the Joint Committee on  
2 Administrative Rules; any purported rule not so adopted, for  
3 whatever reason, is unauthorized.

4 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
5 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.  
6 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,  
7 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;  
8 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
9 6-9-25; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.  
10 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,  
11 eff. 1-1-26; 104-417, eff. 8-15-25; revised 1-7-26.)

12 (Text of Section after amendment by P.A. 104-446)

13 Sec. 5-1069.3. Required health benefits. If a county,  
14 including a home rule county, is a self-insurer for purposes  
15 of providing health insurance coverage for its employees, the  
16 coverage shall include coverage for the post-mastectomy care  
17 benefits required to be covered by a policy of accident and  
18 health insurance under Section 356t and the coverage required  
19 under Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u,  
20 356u.10, 356w, 356x, 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9,  
21 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22,  
22 356z.25, 356z.26, 356z.29, 356z.30, 356z.32, 356z.33, 356z.36,  
23 356z.40, 356z.41, 356z.45, 356z.46, 356z.47, 356z.48, 356z.51,  
24 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60, 356z.61,  
25 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71, 356z.74,

1 ~~and~~ 356z.77, 356z.79, ~~and~~ 356z.80, 356z.81, 356z.82, 356z.83,  
2 356z.84, and 356z.85 of the Illinois Insurance Code. The  
3 coverage shall comply with Sections 155.22a, 355b, 356z.19,  
4 356z.88, 370c, and 370c.4 of the Illinois Insurance Code. The  
5 Department of Insurance shall enforce the requirements of this  
6 Section. The requirement that health benefits be covered as  
7 provided in this Section is an exclusive power and function of  
8 the State and is a denial and limitation under Article VII,  
9 Section 6, subsection (h) of the Illinois Constitution. A home  
10 rule county to which this Section applies must comply with  
11 every provision of this Section.

12 Rulemaking authority to implement Public Act 95-1045, if  
13 any, is conditioned on the rules being adopted in accordance  
14 with all provisions of the Illinois Administrative Procedure  
15 Act and all rules and procedures of the Joint Committee on  
16 Administrative Rules; any purported rule not so adopted, for  
17 whatever reason, is unauthorized.

18 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
19 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.  
20 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,  
21 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;  
22 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
23 6-9-25; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.  
24 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,  
25 eff. 1-1-26; 104-417, eff. 8-15-25; 104-446, eff. 6-1-26;  
26 revised 1-7-26.)

1 Section 15. The Illinois Municipal Code is amended by  
2 changing Section 10-4-2.3 as follows:

3 (65 ILCS 5/10-4-2.3)

4 (Text of Section before amendment by P.A. 104-446)

5 Sec. 10-4-2.3. Required health benefits. If a  
6 municipality, including a home rule municipality, is a  
7 self-insurer for purposes of providing health insurance  
8 coverage for its employees, the coverage shall include  
9 coverage for the post-mastectomy care benefits required to be  
10 covered by a policy of accident and health insurance under  
11 Section 356t and the coverage required under Sections 356g,  
12 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10, 356w, 356x,  
13 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11,  
14 356z.12, 356z.13, 356z.14, 356z.15, 356z.22, 356z.25, 356z.26,  
15 356z.29, 356z.30, 356z.32, 356z.33, 356z.36, 356z.40, 356z.41,  
16 356z.45, 356z.46, 356z.47, 356z.48, 356z.51, 356z.53, 356z.54,  
17 356z.56, 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64,  
18 356z.67, 356z.68, 356z.70, 356z.71, 356z.74, ~~and~~ 356z.77,  
19 356z.79, ~~and~~ 356z.80, 356z.81, 356z.82, 356z.83, 356z.84, and  
20 356z.85 of the Illinois Insurance Code. The coverage shall  
21 comply with Sections 155.22a, 355b, 356z.19, 356z.88, and 370c  
22 of the Illinois Insurance Code. The Department of Insurance  
23 shall enforce the requirements of this Section. The  
24 requirement that health benefits be covered as provided in

1 this Section is an exclusive power and function of the State  
2 and is a denial and limitation under Article VII, Section 6,  
3 subsection (h) of the Illinois Constitution. A home rule  
4 municipality to which this Section applies must comply with  
5 every provision of this Section.

6 Rulemaking authority to implement Public Act 95-1045, if  
7 any, is conditioned on the rules being adopted in accordance  
8 with all provisions of the Illinois Administrative Procedure  
9 Act and all rules and procedures of the Joint Committee on  
10 Administrative Rules; any purported rule not so adopted, for  
11 whatever reason, is unauthorized.

12 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
13 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.  
14 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,  
15 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;  
16 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
17 6-9-25; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.  
18 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,  
19 eff. 1-1-26; 104-417, eff. 8-15-25; revised 1-8-26.)

20 (Text of Section after amendment by P.A. 104-446)

21 Sec. 10-4-2.3. Required health benefits. If a  
22 municipality, including a home rule municipality, is a  
23 self-insurer for purposes of providing health insurance  
24 coverage for its employees, the coverage shall include  
25 coverage for the post-mastectomy care benefits required to be

1 covered by a policy of accident and health insurance under  
2 Section 356t and the coverage required under Sections 356g,  
3 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10, 356w, 356x,  
4 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11,  
5 356z.12, 356z.13, 356z.14, 356z.15, 356z.22, 356z.25, 356z.26,  
6 356z.29, 356z.30, 356z.32, 356z.33, 356z.36, 356z.40, 356z.41,  
7 356z.45, 356z.46, 356z.47, 356z.48, 356z.51, 356z.53, 356z.54,  
8 356z.56, 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64,  
9 356z.67, 356z.68, 356z.70, 356z.71, 356z.74, ~~and~~ 356z.77,  
10 356z.79, and 356z.80, 356z.81, 356z.82, 356z.83, 356z.84, and  
11 356z.85 of the Illinois Insurance Code. The coverage shall  
12 comply with Sections 155.22a, 355b, 356z.19, 356z.88, 370c,  
13 and 370c.4 of the Illinois Insurance Code. The Department of  
14 Insurance shall enforce the requirements of this Section. The  
15 requirement that health benefits be covered as provided in  
16 this Section is an exclusive power and function of the State  
17 and is a denial and limitation under Article VII, Section 6,  
18 subsection (h) of the Illinois Constitution. A home rule  
19 municipality to which this Section applies must comply with  
20 every provision of this Section.

21 Rulemaking authority to implement Public Act 95-1045, if  
22 any, is conditioned on the rules being adopted in accordance  
23 with all provisions of the Illinois Administrative Procedure  
24 Act and all rules and procedures of the Joint Committee on  
25 Administrative Rules; any purported rule not so adopted, for  
26 whatever reason, is unauthorized.

1 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
2 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.  
3 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,  
4 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;  
5 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
6 6-9-25; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.  
7 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,  
8 eff. 1-1-26; 104-417, eff. 8-15-25; 104-446, eff. 6-1-26;  
9 revised 1-8-26.)

10 Section 20. The School Code is amended by changing Section  
11 10-22.3f as follows:

12 (105 ILCS 5/10-22.3f)

13 (Text of Section before amendment by P.A. 104-446)

14 Sec. 10-22.3f. Required health benefits. Insurance  
15 protection and benefits for employees shall provide the  
16 post-mastectomy care benefits required to be covered by a  
17 policy of accident and health insurance under Section 356t and  
18 the coverage required under Sections 356g, 356g.5, 356g.5-1,  
19 356m, 356q, 356u, 356u.10, 356w, 356x, 356z.4, 356z.4a,  
20 356z.6, 356z.8, 356z.9, 356z.11, 356z.12, 356z.13, 356z.14,  
21 356z.15, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,  
22 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,  
23 356z.51, 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60,  
24 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71,

1 356z.74, ~~and~~ 356z.77, 356z.79, and 356z.80, 356z.81, 356z.82,  
2 356z.83, 356z.84, and 356z.85 of the Illinois Insurance Code.  
3 Insurance policies shall comply with Section 356z.19 of the  
4 Illinois Insurance Code. The coverage shall comply with  
5 Sections 155.22a, 355b, 356z.88, and 370c and Article XXXIIB  
6 of the Illinois Insurance Code. The Department of Insurance  
7 shall enforce the requirements of this Section.

8 Rulemaking authority to implement Public Act 95-1045, if  
9 any, is conditioned on the rules being adopted in accordance  
10 with all provisions of the Illinois Administrative Procedure  
11 Act and all rules and procedures of the Joint Committee on  
12 Administrative Rules; any purported rule not so adopted, for  
13 whatever reason, is unauthorized.

14 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
15 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.  
16 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,  
17 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;  
18 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
19 6-9-25; 104-27, eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff.  
20 1-1-26; 104-73, eff. 1-1-26; 104-289, eff. 1-1-26; 104-324,  
21 eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25;  
22 revised 1-8-26.)

23 (Text of Section after amendment by P.A. 104-446)

24 Sec. 10-22.3f. Required health benefits. Insurance  
25 protection and benefits for employees shall provide the

1 post-mastectomy care benefits required to be covered by a  
2 policy of accident and health insurance under Section 356t and  
3 the coverage required under Sections 356g, 356g.5, 356g.5-1,  
4 356m, 356q, 356u, 356u.10, 356w, 356x, 356z.4, 356z.4a,  
5 356z.6, 356z.8, 356z.9, 356z.11, 356z.12, 356z.13, 356z.14,  
6 356z.15, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,  
7 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,  
8 356z.51, 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60,  
9 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71,  
10 356z.74, ~~and~~ 356z.77, 356z.79, ~~and~~ 356z.80, 356z.81, 356z.82,  
11 356z.83, 356z.84, and 356z.85 of the Illinois Insurance Code.  
12 Insurance policies shall comply with Section 356z.19 of the  
13 Illinois Insurance Code. The coverage shall comply with  
14 Sections 155.22a, 355b, 356z.88, 370c, and 370c.4 and Article  
15 XXXIIB of the Illinois Insurance Code. The Department of  
16 Insurance shall enforce the requirements of this Section.

17 Rulemaking authority to implement Public Act 95-1045, if  
18 any, is conditioned on the rules being adopted in accordance  
19 with all provisions of the Illinois Administrative Procedure  
20 Act and all rules and procedures of the Joint Committee on  
21 Administrative Rules; any purported rule not so adopted, for  
22 whatever reason, is unauthorized.

23 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
24 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.  
25 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,  
26 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;

1 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
2 6-9-25; 104-27, eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff.  
3 1-1-26; 104-73, eff. 1-1-26; 104-289, eff. 1-1-26; 104-324,  
4 eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25;  
5 104-446, eff. 6-1-26; revised 1-8-26.)

6 Section 25. The University of Illinois Hospital Act is  
7 amended by adding Section 11 as follows:

8 (110 ILCS 330/11 new)

9 Sec. 11. Release of information related to  
10 gender-affirming care. The University of Illinois Hospital  
11 shall comply with Section 11.11 of the Hospital Licensing Act.

12 Section 30. The Hospital Licensing Act is amended by  
13 adding Section 11.11 as follows:

14 (210 ILCS 85/11.11 new)

15 Sec. 11.11. Release of information related to  
16 gender-affirming care.

17 (a) As used in this Section:

18 "Gender-affirming health care" means any kind of medical  
19 intervention, including hormonal or surgical, designed to  
20 support or affirm an individual's gender identity.

21 "Gender-affirming mental health care" means any kind of  
22 social, psychological, or behavioral intervention designed to

1 support or affirm an individual's gender identity.

2 (b) Unless otherwise required by Illinois law, no  
3 hospital, individual affiliated with a hospital, or person  
4 contracted with a hospital shall release information related  
5 to any person or entity that allows a child to receive  
6 gender-affirming health care or gender-affirming mental health  
7 care in response to any criminal or civil action, including a  
8 foreign subpoena, based on another state's law that authorizes  
9 a civil action to be brought against any person or entity that  
10 allows a child to receive gender-affirming health care or  
11 gender-affirming mental health care.

12 Section 35. The Illinois Insurance Code is amended by  
13 adding Section 356z.88 as follows:

14 (215 ILCS 5/356z.88 new)

15 Sec. 356z.88. Release of information related to  
16 gender-affirming care.

17 (a) As used in this Section:

18 "Gender-affirming health care" means any kind of medical  
19 intervention, including hormonal or surgical, designed to  
20 support or affirm an individual's gender identity.

21 "Gender-affirming mental health care" means any kind of  
22 social, psychological, or behavioral intervention designed to  
23 support or affirm an individual's gender identity.

24 (b) Unless otherwise required by Illinois law, no issuer

1 of a policy of accident or health insurance shall release  
2 information related to any person or entity that allows a  
3 child to receive gender-affirming health care or  
4 gender-affirming mental health care in response to any  
5 criminal or civil action, including a foreign subpoena, based  
6 on another state's law that authorizes a civil action to be  
7 brought against any person or entity that allows a child to  
8 receive gender-affirming health care or gender-affirming  
9 mental health care.

10 Section 40. The Health Maintenance Organization Act is  
11 amended by changing Section 5-3 as follows:

12 (215 ILCS 125/5-3) (from Ch. 111 1/2, par. 1411.2)

13 Sec. 5-3. Illinois Insurance Code provisions.

14 (a) Health Maintenance Organizations shall be subject to  
15 the provisions of Sections 133, 134, 136, 137, 139, 140,  
16 141.1, 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151,  
17 152, 153, 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.22a,  
18 155.49, 352c, 355.2, 355.3, 355.6, 355.7, 355b, 355c, 356f,  
19 356g, 356g.5-1, 356m, 356q, 356u.10, 356v, 356w, 356x, 356z.2,  
20 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8, 356z.9,  
21 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.17,  
22 356z.18, 356z.19, 356z.20, 356z.21, 356z.22, 356z.23, 356z.24,  
23 356z.25, 356z.26, 356z.28, 356z.29, 356z.30, 356z.31, 356z.32,  
24 356z.33, 356z.34, 356z.35, 356z.36, 356z.37, 356z.38, 356z.39,

1 356z.40, 356z.40a, 356z.41, 356z.44, 356z.45, 356z.46,  
2 356z.47, 356z.48, 356z.49, 356z.50, 356z.51, 356z.53, 356z.54,  
3 356z.55, 356z.56, 356z.57, 356z.58, 356z.59, 356z.60, 356z.61,  
4 356z.62, 356z.63, 356z.64, 356z.65, 356z.66, 356z.67, 356z.68,  
5 356z.69, 356z.70, 356z.71, 356z.72, 356z.73, 356z.74, 356z.75,  
6 356z.76, 356z.77, 356z.78, 356z.79, 356z.80, 356z.81, 356z.82,  
7 356z.83, 356z.84, 356z.85, 356z.88, 364, 364.01, 364.3, 367.2,  
8 367.2-5, 367i, 368a, 368b, 368c, 368d, 368e, 370a, 370c,  
9 370c.1, 401, 401.1, 402, 403, 403A, 408, 408.2, 409, 412, 444,  
10 and 444.1, paragraph (c) of subsection (2) of Section 367, and  
11 Articles IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV,  
12 XXVI, and XXXIIB of the Illinois Insurance Code.

13 (b) For purposes of the Illinois Insurance Code, except  
14 for Sections 444 and 444.1 and Articles XIII and XIII 1/2,  
15 Health Maintenance Organizations in the following categories  
16 are deemed to be "domestic companies":

17 (1) a corporation authorized under the Dental Service  
18 Plan Act or the Voluntary Health Services Plans Act;

19 (2) a corporation organized under the laws of this  
20 State; or

21 (3) a corporation organized under the laws of another  
22 state, 30% or more of the enrollees of which are residents  
23 of this State, except a corporation subject to  
24 substantially the same requirements in its state of  
25 organization as is a "domestic company" under Article VIII  
26 1/2 of the Illinois Insurance Code.

1 (c) In considering the merger, consolidation, or other  
2 acquisition of control of a Health Maintenance Organization  
3 pursuant to Article VIII 1/2 of the Illinois Insurance Code,

4 (1) the Director shall give primary consideration to  
5 the continuation of benefits to enrollees and the  
6 financial conditions of the acquired Health Maintenance  
7 Organization after the merger, consolidation, or other  
8 acquisition of control takes effect;

9 (2) (i) the criteria specified in subsection (1) (b) of  
10 Section 131.8 of the Illinois Insurance Code shall not  
11 apply and (ii) the Director, in making his determination  
12 with respect to the merger, consolidation, or other  
13 acquisition of control, need not take into account the  
14 effect on competition of the merger, consolidation, or  
15 other acquisition of control;

16 (3) the Director shall have the power to require the  
17 following information:

18 (A) certification by an independent actuary of the  
19 adequacy of the reserves of the Health Maintenance  
20 Organization sought to be acquired;

21 (B) pro forma financial statements reflecting the  
22 combined balance sheets of the acquiring company and  
23 the Health Maintenance Organization sought to be  
24 acquired as of the end of the preceding year and as of  
25 a date 90 days prior to the acquisition, as well as pro  
26 forma financial statements reflecting projected

1 combined operation for a period of 2 years;

2 (C) a pro forma business plan detailing an  
3 acquiring party's plans with respect to the operation  
4 of the Health Maintenance Organization sought to be  
5 acquired for a period of not less than 3 years; and

6 (D) such other information as the Director shall  
7 require.

8 (d) The provisions of Article VIII 1/2 of the Illinois  
9 Insurance Code and this Section 5-3 shall apply to the sale by  
10 any health maintenance organization of greater than 10% of its  
11 enrollee population (including, without limitation, the health  
12 maintenance organization's right, title, and interest in and  
13 to its health care certificates).

14 (e) In considering any management contract or service  
15 agreement subject to Section 141.1 of the Illinois Insurance  
16 Code, the Director (i) shall, in addition to the criteria  
17 specified in Section 141.2 of the Illinois Insurance Code,  
18 take into account the effect of the management contract or  
19 service agreement on the continuation of benefits to enrollees  
20 and the financial condition of the health maintenance  
21 organization to be managed or serviced, and (ii) need not take  
22 into account the effect of the management contract or service  
23 agreement on competition.

24 (f) Except for small employer groups as defined in the  
25 Small Employer Rating, Renewability and Portability Health  
26 Insurance Act and except for medicare supplement policies as

1 defined in Section 363 of the Illinois Insurance Code, a  
2 Health Maintenance Organization may by contract agree with a  
3 group or other enrollment unit to effect refunds or charge  
4 additional premiums under the following terms and conditions:

5 (i) the amount of, and other terms and conditions with  
6 respect to, the refund or additional premium are set forth  
7 in the group or enrollment unit contract agreed in advance  
8 of the period for which a refund is to be paid or  
9 additional premium is to be charged (which period shall  
10 not be less than one year); and

11 (ii) the amount of the refund or additional premium  
12 shall not exceed 20% of the Health Maintenance  
13 Organization's profitable or unprofitable experience with  
14 respect to the group or other enrollment unit for the  
15 period (and, for purposes of a refund or additional  
16 premium, the profitable or unprofitable experience shall  
17 be calculated taking into account a pro rata share of the  
18 Health Maintenance Organization's administrative and  
19 marketing expenses, but shall not include any refund to be  
20 made or additional premium to be paid pursuant to this  
21 subsection (f)). The Health Maintenance Organization and  
22 the group or enrollment unit may agree that the profitable  
23 or unprofitable experience may be calculated taking into  
24 account the refund period and the immediately preceding 2  
25 plan years.

26 The Health Maintenance Organization shall include a

1 statement in the evidence of coverage issued to each enrollee  
2 describing the possibility of a refund or additional premium,  
3 and upon request of any group or enrollment unit, provide to  
4 the group or enrollment unit a description of the method used  
5 to calculate (1) the Health Maintenance Organization's  
6 profitable experience with respect to the group or enrollment  
7 unit and the resulting refund to the group or enrollment unit  
8 or (2) the Health Maintenance Organization's unprofitable  
9 experience with respect to the group or enrollment unit and  
10 the resulting additional premium to be paid by the group or  
11 enrollment unit.

12 In no event shall the Illinois Health Maintenance  
13 Organization Guaranty Association be liable to pay any  
14 contractual obligation of an insolvent organization to pay any  
15 refund authorized under this Section.

16 (g) Rulemaking authority to implement Public Act 95-1045,  
17 if any, is conditioned on the rules being adopted in  
18 accordance with all provisions of the Illinois Administrative  
19 Procedure Act and all rules and procedures of the Joint  
20 Committee on Administrative Rules; any purported rule not so  
21 adopted, for whatever reason, is unauthorized.

22 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
23 103-123, eff. 1-1-24; 103-154, eff. 6-30-23; 103-420, eff.  
24 1-1-24; 103-426, eff. 8-4-23; 103-445, eff. 1-1-24; 103-551,  
25 eff. 8-11-23; 103-605, eff. 7-1-24; 103-618, eff. 1-1-25;  
26 103-649, eff. 1-1-25; 103-656, eff. 1-1-25; 103-700, eff.

1 1-1-25; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-753,  
2 eff. 8-2-24; 103-758, eff. 1-1-25; 103-777, eff. 8-2-24;  
3 103-808, eff. 1-1-26; 103-914, eff. 1-1-25; 103-918, eff.  
4 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-28,  
5 eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73,  
6 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;  
7 104-324, eff. 1-1-26; 104-334, eff. 8-15-25; 104-379, eff.  
8 1-1-26; 104-417, eff. 8-15-25; revised 11-21-25.)

9 Section 45. The Limited Health Service Organization Act is  
10 amended by changing Section 4003 as follows:

11 (215 ILCS 130/4003) (from Ch. 73, par. 1504-3)

12 Sec. 4003. Illinois Insurance Code provisions. Limited  
13 health service organizations shall be subject to the  
14 provisions of Sections 133, 134, 136, 137, 139, 140, 141.1,  
15 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151, 152, 153,  
16 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.37, 155.49, 352c,  
17 355.2, 355.3, 355b, 355d, 356m, 356q, 356v, 356z.4, 356z.4a,  
18 356z.10, 356z.21, 356z.22, 356z.25, 356z.26, 356z.29, 356z.32,  
19 356z.33, 356z.41, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54,  
20 356z.57, 356z.59, 356z.61, 356z.64, 356z.67, 356z.68, 356z.71,  
21 356z.73, 356z.74, 356z.75, 356z.79, 356z.80, 356z.81, 356z.83,  
22 356z.84, 356z.85, 356z.88, 364.3, 368a, 370a, 401, 401.1, 402,  
23 403, 403A, 408, 408.2, 409, 412, 444, and 444.1 and Articles  
24 IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV, XXVI, and

1 XXXIIB of the Illinois Insurance Code. Nothing in this Section  
2 shall require a limited health care plan to cover any service  
3 that is not a limited health service. For purposes of the  
4 Illinois Insurance Code, except for Sections 444 and 444.1 and  
5 Articles XIII and XIII 1/2, limited health service  
6 organizations in the following categories are deemed to be  
7 domestic companies:

8 (1) a corporation under the laws of this State; or

9 (2) a corporation organized under the laws of another  
10 state, 30% or more of the enrollees of which are residents  
11 of this State, except a corporation subject to  
12 substantially the same requirements in its state of  
13 organization as is a domestic company under Article VIII  
14 1/2 of the Illinois Insurance Code.

15 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
16 103-420, eff. 1-1-24; 103-426, eff. 8-4-23; 103-445, eff.  
17 1-1-24; 103-605, eff. 7-1-24; 103-649, eff. 1-1-25; 103-656,  
18 eff. 1-1-25; 103-700, eff. 1-1-25; 103-718, eff. 7-19-24;  
19 103-751, eff. 8-2-24; 103-758, eff. 1-1-25; 103-832, eff.  
20 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-42,  
21 eff. 8-1-25; 104-73, eff. 1-1-26; 104-98, eff. 1-1-26;  
22 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-334, eff.  
23 8-15-25; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25; revised  
24 11-21-25.)

25 Section 50. The Voluntary Health Services Plans Act is

1 amended by changing Section 10 as follows:

2 (215 ILCS 165/10) (from Ch. 32, par. 604)

3 Sec. 10. Application of Illinois Insurance Code  
4 provisions. Health services plan corporations and all persons  
5 interested therein or dealing therewith shall be subject to  
6 the provisions of Articles IIA and XII 1/2 and Sections 3.1,  
7 133, 136, 139, 140, 143, 143.31, 143c, 149, 155.22a, 155.37,  
8 354, 355.2, 355.3, 355.7, 355b, 355d, 356g, 356g.5, 356g.5-1,  
9 356m, 356q, 356r, 356t, 356u, 356u.10, 356v, 356w, 356x, 356y,  
10 356z.1, 356z.2, 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6,  
11 356z.8, 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14,  
12 356z.15, 356z.18, 356z.19, 356z.21, 356z.22, 356z.25, 356z.26,  
13 356z.29, 356z.30, 356z.32, 356z.32a, 356z.33, 356z.40,  
14 356z.41, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54, 356z.56,  
15 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64, 356z.67,  
16 356z.68, 356z.71, 356z.72, 356z.74, 356z.75, 356z.77, 356z.79,  
17 356z.80, 356z.81, 356z.83, 356z.84, 356z.85, 356z.88, 364.01,  
18 364.3, 367.2, 368a, 370a, 401, 401.1, 402, 403, 403A, 408,  
19 408.2, and 412, and paragraphs (7) and (15) of Section 367 of  
20 the Illinois Insurance Code.

21 Rulemaking authority to implement Public Act 95-1045, if  
22 any, is conditioned on the rules being adopted in accordance  
23 with all provisions of the Illinois Administrative Procedure  
24 Act and all rules and procedures of the Joint Committee on  
25 Administrative Rules; any purported rule not so adopted, for

1 whatever reason, is unauthorized.

2 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
3 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-551, eff.  
4 8-11-23; 103-605, eff. 7-1-24; 103-656, eff. 1-1-25; 103-718,  
5 eff. 7-19-24; 103-751, eff. 8-2-24; 103-753, eff. 8-2-24;  
6 103-758, eff. 1-1-25; 103-832, eff. 1-1-25; 103-914, eff.  
7 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1,  
8 eff. 6-9-25; 104-28, eff. 1-1-26; 104-42, eff. 8-1-25; 104-73,  
9 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;  
10 104-324, eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff.  
11 8-15-25; revised 11-21-25.)

12 Section 55. The Illinois Public Aid Code is amended by  
13 changing Section 5-16.8 as follows:

14 (305 ILCS 5/5-16.8)

15 Sec. 5-16.8. Required health benefits. The medical  
16 assistance program shall (i) provide the post-mastectomy care  
17 benefits required to be covered by a policy of accident and  
18 health insurance under Section 356t and the coverage required  
19 under Sections 356g.5, 356q, 356u, 356w, 356x, 356z.6,  
20 356z.26, 356z.29, 356z.32, 356z.33, 356z.34, 356z.35, 356z.46,  
21 356z.47, 356z.51, 356z.53, 356z.59, 356z.60, 356z.61, 356z.64,  
22 356z.67, 356z.71, ~~and~~ 356z.75, ~~and~~ 356z.80, 356z.84, and  
23 356z.85 of the Illinois Insurance Code, (ii) be subject to the  
24 provisions of Sections 356z.19, 356z.44, 356z.49, 356z.88,

1 364.01, 370c, and 370c.1 of the Illinois Insurance Code, and  
2 (iii) be subject to the provisions of subsection (d-5) of  
3 Section 10 of the Network Adequacy and Transparency Act.

4 The Department, by rule, shall adopt a model similar to  
5 the requirements of Section 356z.39 of the Illinois Insurance  
6 Code.

7 On and after July 1, 2012, the Department shall reduce any  
8 rate of reimbursement for services or other payments or alter  
9 any methodologies authorized by this Code to reduce any rate  
10 of reimbursement for services or other payments in accordance  
11 with Section 5-5e.

12 To ensure full access to the benefits set forth in this  
13 Section, on and after January 1, 2016, the Department shall  
14 ensure that provider and hospital reimbursement for  
15 post-mastectomy care benefits required under this Section are  
16 no lower than the Medicare reimbursement rate.

17 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
18 103-420, eff. 1-1-24; 103-605, eff. 7-1-24; 103-703, eff.  
19 1-1-25; 103-758, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-73,  
20 eff. 1-1-26; 104-324, eff. 1-1-26; 104-379, eff. 1-1-26;  
21 104-417, eff. 8-15-25; revised 11-21-25.)

22 Section 95. No acceleration or delay. Where this Act makes  
23 changes in a statute that is represented in this Act by text  
24 that is not yet or no longer in effect (for example, a Section  
25 represented by multiple versions), the use of that text does

1 not accelerate or delay the taking effect of (i) the changes  
2 made by this Act or (ii) provisions derived from any other  
3 Public Act.