

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, 356z.85, and 356z.88 of the
23 Illinois Insurance Code. The program of health benefits must

1 comply with Sections 155.22a, 155.37, 355b, 356z.19, 370c, and
2 370c.1 and Article XXXIIB of the Illinois Insurance Code. The
3 program of health benefits shall provide the coverage required
4 under Section 356m of the Illinois Insurance Code and, for the
5 employees of the State Employee Group Insurance Program only,
6 the coverage as also provided in Section 6.11B of this Act. The
7 Department of Insurance shall enforce the requirements of this
8 Section with respect to Sections 370c and 370c.1 and Article
9 XXXIIB of the Illinois Insurance Code; all other requirements
10 of this Section shall be enforced by the Department of Central
11 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, 356z.85, and 356z.88 of
17 the Illinois Insurance Code. The program of health benefits
18 must comply with Sections 155.22a, 155.37, 355b, 356z.19,
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, 356z.85, and 356z.88 of the Illinois Insurance Code.

15 The coverage shall comply with Sections 155.22a, 355b,
16 356z.19, 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, 356z.85, and 356z.88 of the Illinois Insurance Code.

3 The coverage shall comply with Sections 155.22a, 355b,
4 356z.19, 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,
20 356z.85, and 356z.88 of the Illinois Insurance Code. The
21 coverage shall comply with Sections 155.22a, 355b, 356z.19,
22 and 370c of the Illinois Insurance Code. The Department of
23 Insurance 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,
11 356z.85, and 356z.88 of the Illinois Insurance Code. The
12 coverage shall comply with Sections 155.22a, 355b, 356z.19,
13 370c, and 370c.4 of the Illinois Insurance Code. The
14 Department of Insurance shall enforce the requirements of this
15 Section. The requirement that health benefits be covered as
16 provided in this Section is an exclusive power and function of
17 the State and is a denial and limitation under Article VII,
18 Section 6, subsection (h) of the Illinois Constitution. A home
19 rule municipality to which this Section applies must comply
20 with 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.

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

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

(105 ILCS 5/10-22.3f)

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

Sec. 10-22.3f. Required health benefits. Insurance protection and benefits for employees shall provide the post-mastectomy care benefits required to be covered by a policy of accident and health insurance under Section 356t and the coverage required under Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10, 356w, 356x, 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32, 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60, 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, 356z.85, and 356z.88 of the Illinois
3 Insurance Code. Insurance policies shall comply with Section
4 356z.19 of the Illinois Insurance Code. The coverage shall
5 comply with Sections 155.22a, 355b, and 370c and Article
6 XXXIIB of the Illinois Insurance Code. The Department of
7 Insurance 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, 356z.85, and 356z.88 of the Illinois
12 Insurance Code. Insurance policies shall comply with Section
13 356z.19 of the Illinois Insurance Code. The coverage shall
14 comply with Sections 155.22a, 355b, 370c, and 370c.4 and
15 Article XXXIIB of the Illinois Insurance Code. The Department
16 of 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 Illinois Insurance Code is amended by
7 adding Section 356z.88 as follows:

8 (215 ILCS 5/356z.88 new)

9 Sec. 356z.88. Coverage for prescription hormone therapy.

10 (a) For purposes of this Section, "prescription hormone
11 therapy" means all drugs approved by the United States Food
12 and Drug Administration that are used to medically suppress,
13 increase, or replace hormones that the body is not producing
14 at intended levels and the necessary supplies for
15 self-administration. "Prescription hormone therapy" does not
16 include glucagon-like peptide-1 and glucagon-like peptide-1
17 receptor agonists.

18 (b)(1) An individual or group policy of accident and
19 health insurance amended, delivered, issued, or renewed in
20 this State on or after January 1, 2028 shall provide coverage
21 for up to a 6-month supply of prescription hormone therapy,
22 and the necessary supplies for self-administration, that is
23 prescribed by a provider within the provider's scope of
24 practice and dispensed at one time for an enrollee by a

1 provider or pharmacist, or at a location licensed or otherwise
2 authorized to dispense drugs or supplies. If the prescription
3 hormone therapy is a controlled substance, the policy shall
4 provide coverage for the maximum supply allowed under State
5 and federal law to be obtained at one time by the insured.

6 (2) Except as otherwise provided in this Code, this
7 Section does not prohibit an individual or group policy of
8 accident and health insurance amended, delivered, issued, or
9 renewed on or after January 1, 2028 from limiting refills that
10 may be obtained in the last quarter of the plan year if a
11 6-month supply of the prescription hormone therapy has already
12 been dispensed during the plan year.

13 (3) This Section does not require a provider to prescribe,
14 furnish, or dispense 6 months of prescription hormone therapy
15 at one time.

16 (4) To the extent not otherwise prohibited under this
17 Section or State or federal law, health plans may apply drug
18 utilization management strategies to prescription drugs
19 covered under paragraph (1) of this subsection.

20 (5) If an individual or group policy of accident and
21 health insurance amended, delivered, issued, or renewed in
22 this State on or after January 1, 2028 delegates
23 responsibilities under this Section to a contracted entity,
24 including a medical group or independent practice association,
25 the delegated entity shall comply with this Section.

26 (c) This Section does not deny or restrict the

1 Department's authority to ensure plan compliance when an
2 individual or group policy of accident and health insurance
3 provides coverage for prescription hormone therapy.

4 Section 30. The Health Maintenance Organization Act is
5 amended by changing Section 5-3 as follows:

6 (215 ILCS 125/5-3) (from Ch. 111 1/2, par. 1411.2)

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

8 (a) Health Maintenance Organizations shall be subject to
9 the provisions of Sections 133, 134, 136, 137, 139, 140,
10 141.1, 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151,
11 152, 153, 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.22a,
12 155.49, 352c, 355.2, 355.3, 355.6, 355.7, 355b, 355c, 356f,
13 356g, 356g.5-1, 356m, 356q, 356u.10, 356v, 356w, 356x, 356z.2,
14 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8, 356z.9,
15 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.17,
16 356z.18, 356z.19, 356z.20, 356z.21, 356z.22, 356z.23, 356z.24,
17 356z.25, 356z.26, 356z.28, 356z.29, 356z.30, 356z.31, 356z.32,
18 356z.33, 356z.34, 356z.35, 356z.36, 356z.37, 356z.38, 356z.39,
19 356z.40, 356z.40a, 356z.41, 356z.44, 356z.45, 356z.46,
20 356z.47, 356z.48, 356z.49, 356z.50, 356z.51, 356z.53, 356z.54,
21 356z.55, 356z.56, 356z.57, 356z.58, 356z.59, 356z.60, 356z.61,
22 356z.62, 356z.63, 356z.64, 356z.65, 356z.66, 356z.67, 356z.68,
23 356z.69, 356z.70, 356z.71, 356z.72, 356z.73, 356z.74, 356z.75,
24 356z.76, 356z.77, 356z.78, 356z.79, 356z.80, 356z.81, 356z.82,

1 356z.83, 356z.84, 356z.85, 356z.88, 364, 364.01, 364.3, 367.2,
2 367.2-5, 367i, 368a, 368b, 368c, 368d, 368e, 370a, 370c,
3 370c.1, 401, 401.1, 402, 403, 403A, 408, 408.2, 409, 412, 444,
4 and 444.1, paragraph (c) of subsection (2) of Section 367, and
5 Articles IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV,
6 XXVI, and XXXIIB of the Illinois Insurance Code.

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

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

13 (2) a corporation organized under the laws of this
14 State; or

15 (3) a corporation organized under the laws of another
16 state, 30% or more of the enrollees of which are residents
17 of this State, except a corporation subject to
18 substantially the same requirements in its state of
19 organization as is a "domestic company" under Article VIII
20 1/2 of the Illinois Insurance Code.

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

24 (1) the Director shall give primary consideration to
25 the continuation of benefits to enrollees and the
26 financial conditions of the acquired Health Maintenance

1 Organization after the merger, consolidation, or other
2 acquisition of control takes effect;

3 (2) (i) the criteria specified in subsection (1) (b) of
4 Section 131.8 of the Illinois Insurance Code shall not
5 apply and (ii) the Director, in making his determination
6 with respect to the merger, consolidation, or other
7 acquisition of control, need not take into account the
8 effect on competition of the merger, consolidation, or
9 other acquisition of control;

10 (3) the Director shall have the power to require the
11 following information:

12 (A) certification by an independent actuary of the
13 adequacy of the reserves of the Health Maintenance
14 Organization sought to be acquired;

15 (B) pro forma financial statements reflecting the
16 combined balance sheets of the acquiring company and
17 the Health Maintenance Organization sought to be
18 acquired as of the end of the preceding year and as of
19 a date 90 days prior to the acquisition, as well as pro
20 forma financial statements reflecting projected
21 combined operation for a period of 2 years;

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

26 (D) such other information as the Director shall

1 require.

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

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

18 (f) Except for small employer groups as defined in the
19 Small Employer Rating, Renewability and Portability Health
20 Insurance Act and except for medicare supplement policies as
21 defined in Section 363 of the Illinois Insurance Code, a
22 Health Maintenance Organization may by contract agree with a
23 group or other enrollment unit to effect refunds or charge
24 additional premiums under the following terms and conditions:

25 (i) the amount of, and other terms and conditions with
26 respect to, the refund or additional premium are set forth

1 in the group or enrollment unit contract agreed in advance
2 of the period for which a refund is to be paid or
3 additional premium is to be charged (which period shall
4 not be less than one year); and

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

20 The Health Maintenance Organization shall include a
21 statement in the evidence of coverage issued to each enrollee
22 describing the possibility of a refund or additional premium,
23 and upon request of any group or enrollment unit, provide to
24 the group or enrollment unit a description of the method used
25 to calculate (1) the Health Maintenance Organization's
26 profitable experience with respect to the group or enrollment

1 unit and the resulting refund to the group or enrollment unit
2 or (2) the Health Maintenance Organization's unprofitable
3 experience with respect to the group or enrollment unit and
4 the resulting additional premium to be paid by the group or
5 enrollment unit.

6 In no event shall the Illinois Health Maintenance
7 Organization Guaranty Association be liable to pay any
8 contractual obligation of an insolvent organization to pay any
9 refund authorized under this Section.

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

16 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
17 103-123, eff. 1-1-24; 103-154, eff. 6-30-23; 103-420, eff.
18 1-1-24; 103-426, eff. 8-4-23; 103-445, eff. 1-1-24; 103-551,
19 eff. 8-11-23; 103-605, eff. 7-1-24; 103-618, eff. 1-1-25;
20 103-649, eff. 1-1-25; 103-656, eff. 1-1-25; 103-700, eff.
21 1-1-25; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-753,
22 eff. 8-2-24; 103-758, eff. 1-1-25; 103-777, eff. 8-2-24;
23 103-808, eff. 1-1-26; 103-914, eff. 1-1-25; 103-918, eff.
24 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-28,
25 eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73,
26 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;

1 104-324, eff. 1-1-26; 104-334, eff. 8-15-25; 104-379, eff.
2 1-1-26; 104-417, eff. 8-15-25; revised 11-21-25.)

3 Section 35. The Limited Health Service Organization Act is
4 amended by changing Section 4003 as follows:

5 (215 ILCS 130/4003) (from Ch. 73, par. 1504-3)

6 Sec. 4003. Illinois Insurance Code provisions. Limited
7 health service organizations shall be subject to the
8 provisions of Sections 133, 134, 136, 137, 139, 140, 141.1,
9 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151, 152, 153,
10 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.37, 155.49, 352c,
11 355.2, 355.3, 355b, 355d, 356m, 356q, 356v, 356z.4, 356z.4a,
12 356z.10, 356z.21, 356z.22, 356z.25, 356z.26, 356z.29, 356z.32,
13 356z.33, 356z.41, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54,
14 356z.57, 356z.59, 356z.61, 356z.64, 356z.67, 356z.68, 356z.71,
15 356z.73, 356z.74, 356z.75, 356z.79, 356z.80, 356z.81, 356z.83,
16 356z.84, 356z.85, 356z.88, 364.3, 368a, 370a, 401, 401.1, 402,
17 403, 403A, 408, 408.2, 409, 412, 444, and 444.1 and Articles
18 IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV, XXVI, and
19 XXXIIB of the Illinois Insurance Code. Nothing in this Section
20 shall require a limited health care plan to cover any service
21 that is not a limited health service. For purposes of the
22 Illinois Insurance Code, except for Sections 444 and 444.1 and
23 Articles XIII and XIII 1/2, limited health service
24 organizations in the following categories are deemed to be

1 domestic companies:

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

3 (2) a corporation organized under the laws of another
4 state, 30% or more of the enrollees of which are residents
5 of this State, except a corporation subject to
6 substantially the same requirements in its state of
7 organization as is a domestic company under Article VIII
8 1/2 of the Illinois Insurance Code.

9 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
10 103-420, eff. 1-1-24; 103-426, eff. 8-4-23; 103-445, eff.
11 1-1-24; 103-605, eff. 7-1-24; 103-649, eff. 1-1-25; 103-656,
12 eff. 1-1-25; 103-700, eff. 1-1-25; 103-718, eff. 7-19-24;
13 103-751, eff. 8-2-24; 103-758, eff. 1-1-25; 103-832, eff.
14 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-42,
15 eff. 8-1-25; 104-73, eff. 1-1-26; 104-98, eff. 1-1-26;
16 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-334, eff.
17 8-15-25; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25; revised
18 11-21-25.)

19 Section 40. The Voluntary Health Services Plans Act is
20 amended by changing Section 10 as follows:

21 (215 ILCS 165/10) (from Ch. 32, par. 604)

22 Sec. 10. Application of Illinois Insurance Code
23 provisions. Health services plan corporations and all persons
24 interested therein or dealing therewith shall be subject to

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

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

22 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
23 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-551, eff.
24 8-11-23; 103-605, eff. 7-1-24; 103-656, eff. 1-1-25; 103-718,
25 eff. 7-19-24; 103-751, eff. 8-2-24; 103-753, eff. 8-2-24;
26 103-758, eff. 1-1-25; 103-832, eff. 1-1-25; 103-914, eff.

1 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1,
2 eff. 6-9-25; 104-28, eff. 1-1-26; 104-42, eff. 8-1-25; 104-73,
3 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;
4 104-324, eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff.
5 8-15-25; revised 11-21-25.)

6 Section 45. The Illinois Public Aid Code is amended by
7 changing Section 5-16.8 as follows:

8 (305 ILCS 5/5-16.8)

9 Sec. 5-16.8. Required health benefits. The medical
10 assistance program shall (i) provide the post-mastectomy care
11 benefits required to be covered by a policy of accident and
12 health insurance under Section 356t and the coverage required
13 under Sections 356g.5, 356q, 356u, 356w, 356x, 356z.6,
14 356z.26, 356z.29, 356z.32, 356z.33, 356z.34, 356z.35, 356z.46,
15 356z.47, 356z.51, 356z.53, 356z.59, 356z.60, 356z.61, 356z.64,
16 356z.67, 356z.71, ~~and 356z.75, and 356z.80,~~ 356z.84, 356z.85,
17 and 356z.88 of the Illinois Insurance Code, (ii) be subject to
18 the provisions of Sections 356z.19, 356z.44, 356z.49, 364.01,
19 370c, and 370c.1 of the Illinois Insurance Code, and (iii) be
20 subject to the provisions of subsection (d-5) of Section 10 of
21 the Network Adequacy and Transparency Act.

22 The Department, by rule, shall adopt a model similar to
23 the requirements of Section 356z.39 of the Illinois Insurance
24 Code.

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

6 To ensure full access to the benefits set forth in this
7 Section, on and after January 1, 2016, the Department shall
8 ensure that provider and hospital reimbursement for
9 post-mastectomy care benefits required under this Section are
10 no lower than the Medicare reimbursement rate.

11 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
12 103-420, eff. 1-1-24; 103-605, eff. 7-1-24; 103-703, eff.
13 1-1-25; 103-758, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-73,
14 eff. 1-1-26; 104-324, eff. 1-1-26; 104-379, eff. 1-1-26;
15 104-417, eff. 8-15-25; revised 11-21-25.)

16 Section 95. No acceleration or delay. Where this Act makes
17 changes in a statute that is represented in this Act by text
18 that is not yet or no longer in effect (for example, a Section
19 represented by multiple versions), the use of that text does
20 not accelerate or delay the taking effect of (i) the changes
21 made by this Act or (ii) provisions derived from any other
22 Public Act.