



Rep. Katie Stuart

Filed: 3/31/2026

10400HB5492ham001

LRB104 18985 BAB 35382 a

1 AMENDMENT TO HOUSE BILL 5492

2 AMENDMENT NO. _____. Amend House Bill 5492 by replacing
3 everything after the enacting clause with the following:

4 "Section 5. The State Employees Group Insurance Act of
5 1971 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,

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

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

25 (Source: P.A. 103-8, eff. 1-1-24; 103-84, eff. 1-1-24; 103-91,
26 eff. 1-1-24; 103-420, eff. 1-1-24; 103-445, eff. 1-1-24;

1 103-535, eff. 8-11-23; 103-551, eff. 8-11-23; 103-605, eff.
2 7-1-24; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-870,
3 eff. 1-1-25; 103-914, eff. 1-1-25; 103-918, eff. 1-1-25;
4 103-951, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-27, eff.
5 1-1-26, 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.
6 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,
7 eff. 1-1-26; 104-417, eff. 8-15-25; revised 11-19-25.)

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

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

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

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

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

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

3 (55 ILCS 5/5-1069.3)

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

5 Sec. 5-1069.3. Required health benefits. If a county,
6 including a home rule county, is a self-insurer for purposes
7 of providing health insurance coverage for its employees, the
8 coverage shall include coverage for the post-mastectomy care
9 benefits required to be covered by a policy of accident and
10 health insurance under Section 356t and the coverage required
11 under Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u,
12 356u.10, 356w, 356x, 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9,
13 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22,
14 356z.25, 356z.26, 356z.29, 356z.30, 356z.32, 356z.33, 356z.36,
15 356z.40, 356z.41, 356z.45, 356z.46, 356z.47, 356z.48, 356z.51,
16 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60, 356z.61,
17 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71, 356z.74,
18 ~~and~~ 356z.77, 356z.79, and 356z.80, 356z.81, 356z.82, 356z.83,
19 356z.84, 356z.85, and 356z.88 of the Illinois Insurance Code.
20 The coverage shall comply with Sections 155.22a, 355b,
21 356z.19, and 370c of the Illinois Insurance Code. The
22 Department of Insurance shall enforce the requirements of this
23 Section. The requirement that health benefits be covered as
24 provided in this Section is an exclusive power and function of

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

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

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

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

20 Sec. 5-1069.3. Required health benefits. If a county,
21 including a home rule county, is a self-insurer for purposes
22 of providing health insurance coverage for its employees, the
23 coverage shall include coverage for the post-mastectomy care
24 benefits required to be covered by a policy of accident and
25 health insurance under Section 356t and the coverage required

1 under Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u,
2 356u.10, 356w, 356x, 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9,
3 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.22,
4 356z.25, 356z.26, 356z.29, 356z.30, 356z.32, 356z.33, 356z.36,
5 356z.40, 356z.41, 356z.45, 356z.46, 356z.47, 356z.48, 356z.51,
6 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60, 356z.61,
7 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71, 356z.74,
8 ~~and~~ 356z.77, 356z.79, and 356z.80, 356z.81, 356z.82, 356z.83,
9 356z.84, 356z.85, and 356z.88 of the Illinois Insurance Code.

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

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

25 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
26 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.

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

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

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

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

12 Sec. 10-4-2.3. Required health benefits. If a
13 municipality, including a home rule municipality, is a
14 self-insurer for purposes of providing health insurance
15 coverage for its employees, the coverage shall include
16 coverage for the post-mastectomy care benefits required to be
17 covered by a policy of accident and health insurance under
18 Section 356t and the coverage required under Sections 356g,
19 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10, 356w, 356x,
20 356z.4, 356z.4a, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11,
21 356z.12, 356z.13, 356z.14, 356z.15, 356z.22, 356z.25, 356z.26,
22 356z.29, 356z.30, 356z.32, 356z.33, 356z.36, 356z.40, 356z.41,
23 356z.45, 356z.46, 356z.47, 356z.48, 356z.51, 356z.53, 356z.54,
24 356z.56, 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64,

1 356z.67, 356z.68, 356z.70, 356z.71, 356z.74, ~~and~~ 356z.77,
2 356z.79, ~~and~~ 356z.80, 356z.81, 356z.82, 356z.83, 356z.84,
3 356z.85, and 356z.88 of the Illinois Insurance Code. The
4 coverage shall comply with Sections 155.22a, 355b, 356z.19,
5 and 370c of the Illinois Insurance Code. The Department of
6 Insurance shall enforce the requirements of this Section. The
7 requirement that health benefits be covered as provided in
8 this Section is an exclusive power and function of the State
9 and is a denial and limitation under Article VII, Section 6,
10 subsection (h) of the Illinois Constitution. A home rule
11 municipality to which this Section applies must comply with
12 every provision of this Section.

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

19 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
20 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.
21 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,
22 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;
23 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.
24 6-9-25; 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 1-8-26.)

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

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

1 with every provision of this Section.

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

8 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
9 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.
10 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,
11 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;
12 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.
13 6-9-25; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.
14 1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,
15 eff. 1-1-26; 104-417, eff. 8-15-25; 104-446, eff. 6-1-26;
16 revised 1-8-26.)

17 Section 20. The School Code is amended by changing Section
18 10-22.3f as follows:

19 (105 ILCS 5/10-22.3f)

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

21 Sec. 10-22.3f. Required health benefits. Insurance
22 protection and benefits for employees shall provide the
23 post-mastectomy care benefits required to be covered by a
24 policy of accident and health insurance under Section 356t and

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

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

21 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
22 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.
23 8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,
24 eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;
25 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.
26 6-9-25; 104-27, eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff.

1 1-1-26; 104-73, eff. 1-1-26; 104-289, eff. 1-1-26; 104-324,
2 eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25;
3 revised 1-8-26.)

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

5 Sec. 10-22.3f. Required health benefits. Insurance
6 protection and benefits for employees shall provide the
7 post-mastectomy care benefits required to be covered by a
8 policy of accident and health insurance under Section 356t and
9 the coverage required under Sections 356g, 356g.5, 356g.5-1,
10 356m, 356q, 356u, 356u.10, 356w, 356x, 356z.4, 356z.4a,
11 356z.6, 356z.8, 356z.9, 356z.11, 356z.12, 356z.13, 356z.14,
12 356z.15, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,
13 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,
14 356z.51, 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60,
15 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71,
16 356z.74, ~~and~~ 356z.77, 356z.79, and 356z.80, 356z.81, 356z.82,
17 356z.83, 356z.84, 356z.85, and 356z.88 of the Illinois
18 Insurance Code. Insurance policies shall comply with Section
19 356z.19 of the Illinois Insurance Code. The coverage shall
20 comply with Sections 155.22a, 355b, 370c, and 370c.4 and
21 Article XXXIIB of the Illinois Insurance Code. The Department
22 of Insurance shall enforce the requirements of this Section.

23 Rulemaking authority to implement Public Act 95-1045, if
24 any, is conditioned on the rules being adopted in accordance
25 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; 104-27, eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff.
10 1-1-26; 104-73, eff. 1-1-26; 104-289, eff. 1-1-26; 104-324,
11 eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25;
12 104-446, eff. 6-1-26; revised 1-8-26.)

13 Section 25. The Illinois Insurance Code is amended by
14 adding Section 356z.88 as follows:

15 (215 ILCS 5/356z.88 new)

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

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

1 (b)(1) An individual or group policy of accident and
2 health insurance amended, delivered, issued, or renewed in
3 this State on or after January 1, 2028 shall provide coverage
4 for up to a 12-month supply of prescription hormone therapy,
5 and the necessary supplies for self-administration, that is
6 prescribed by a network provider within the provider's scope
7 of practice and dispensed at one time for an enrollee by a
8 provider or pharmacist, or at a location licensed or otherwise
9 authorized to dispense drugs or supplies.

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

16 (3) This Section does not require a provider to prescribe,
17 furnish, or dispense 12 months of prescription hormone therapy
18 at one time.

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

23 (5) If an individual or group policy of accident and
24 health insurance amended, delivered, issued, or renewed in
25 this State on or after January 1, 2028 delegates
26 responsibilities under this Section to a contracted entity,

1 including a medical group or independent practice association,
2 the delegated entity shall comply with this Section.

3 (c) This Section does not deny or restrict the
4 Department's authority to ensure plan compliance when an
5 individual or group policy of accident and health insurance
6 provides coverage for prescription hormone therapy.

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

9 (215 ILCS 125/5-3) (from Ch. 111 1/2, par. 1411.2)

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

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

1 356z.62, 356z.63, 356z.64, 356z.65, 356z.66, 356z.67, 356z.68,
2 356z.69, 356z.70, 356z.71, 356z.72, 356z.73, 356z.74, 356z.75,
3 356z.76, 356z.77, 356z.78, 356z.79, 356z.80, 356z.81, 356z.82,
4 356z.83, 356z.84, 356z.85, 356z.88, 364, 364.01, 364.3, 367.2,
5 367.2-5, 367i, 368a, 368b, 368c, 368d, 368e, 370a, 370c,
6 370c.1, 401, 401.1, 402, 403, 403A, 408, 408.2, 409, 412, 444,
7 and 444.1, paragraph (c) of subsection (2) of Section 367, and
8 Articles IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV,
9 XXVI, and XXXIIB of the Illinois Insurance Code.

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

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

16 (2) a corporation organized under the laws of this
17 State; or

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

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

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

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

13 (3) the Director shall have the power to require the
14 following information:

15 (A) certification by an independent actuary of the
16 adequacy of the reserves of the Health Maintenance
17 Organization sought to be acquired;

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

25 (C) a pro forma business plan detailing an
26 acquiring party's plans with respect to the operation

1 of the Health Maintenance Organization sought to be
2 acquired for a period of not less than 3 years; and

3 (D) such other information as the Director shall
4 require.

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

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

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

1 additional premiums under the following terms and conditions:

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

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

23 The Health Maintenance Organization shall include a
24 statement in the evidence of coverage issued to each enrollee
25 describing the possibility of a refund or additional premium,
26 and upon request of any group or enrollment unit, provide to

1 the group or enrollment unit a description of the method used
2 to calculate (1) the Health Maintenance Organization's
3 profitable experience with respect to the group or enrollment
4 unit and the resulting refund to the group or enrollment unit
5 or (2) the Health Maintenance Organization's unprofitable
6 experience with respect to the group or enrollment unit and
7 the resulting additional premium to be paid by the group or
8 enrollment unit.

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

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

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

1 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-28,
2 eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 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; 104-334, eff. 8-15-25; 104-379, eff.
5 1-1-26; 104-417, eff. 8-15-25; revised 11-21-25.)

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

8 (215 ILCS 130/4003) (from Ch. 73, par. 1504-3)

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

1 Illinois Insurance Code, except for Sections 444 and 444.1 and
2 Articles XIII and XIII 1/2, limited health service
3 organizations in the following categories are deemed to be
4 domestic companies:

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

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

12 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
13 103-420, eff. 1-1-24; 103-426, eff. 8-4-23; 103-445, eff.
14 1-1-24; 103-605, eff. 7-1-24; 103-649, eff. 1-1-25; 103-656,
15 eff. 1-1-25; 103-700, eff. 1-1-25; 103-718, eff. 7-19-24;
16 103-751, eff. 8-2-24; 103-758, eff. 1-1-25; 103-832, eff.
17 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-42,
18 eff. 8-1-25; 104-73, eff. 1-1-26; 104-98, eff. 1-1-26;
19 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-334, eff.
20 8-15-25; 104-379, eff. 1-1-26; 104-417, eff. 8-15-25; revised
21 11-21-25.)

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

24 (215 ILCS 165/10) (from Ch. 32, par. 604)

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

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

25 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
26 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-551, eff.

1 8-11-23; 103-605, eff. 7-1-24; 103-656, eff. 1-1-25; 103-718,
2 eff. 7-19-24; 103-751, eff. 8-2-24; 103-753, eff. 8-2-24;
3 103-758, eff. 1-1-25; 103-832, eff. 1-1-25; 103-914, eff.
4 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1,
5 eff. 6-9-25; 104-28, eff. 1-1-26; 104-42, eff. 8-1-25; 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; 104-379, eff. 1-1-26; 104-417, eff.
8 8-15-25; revised 11-21-25.)

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

11 (305 ILCS 5/5-16.8)

12 Sec. 5-16.8. Required health benefits. The medical
13 assistance program shall (i) provide the post-mastectomy care
14 benefits required to be covered by a policy of accident and
15 health insurance under Section 356t and the coverage required
16 under Sections 356g.5, 356q, 356u, 356w, 356x, 356z.6,
17 356z.26, 356z.29, 356z.32, 356z.33, 356z.34, 356z.35, 356z.46,
18 356z.47, 356z.51, 356z.53, 356z.59, 356z.60, 356z.61, 356z.64,
19 356z.67, 356z.71, ~~and~~ 356z.75, ~~and~~ 356z.80, 356z.84, 356z.85,
20 and 356z.88 of the Illinois Insurance Code, (ii) be subject to
21 the provisions of Sections 356z.19, 356z.44, 356z.49, 364.01,
22 370c, and 370c.1 of the Illinois Insurance Code, and (iii) be
23 subject to the provisions of subsection (d-5) of Section 10 of
24 the Network Adequacy and Transparency Act.

1 The Department, by rule, shall adopt a model similar to
2 the requirements of Section 356z.39 of the Illinois Insurance
3 Code.

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

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

14 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
15 103-420, eff. 1-1-24; 103-605, eff. 7-1-24; 103-703, eff.
16 1-1-25; 103-758, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-73,
17 eff. 1-1-26; 104-324, eff. 1-1-26; 104-379, eff. 1-1-26;
18 104-417, eff. 8-15-25; revised 11-21-25.)

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