

1 AN ACT concerning regulation.

2 **Be it enacted by the People of the State of Illinois,**  
3 **represented in the General Assembly:**

4 Section 5. The Illinois Insurance Code is amended by  
5 adding Section 370c.5 as follows:

6 (215 ILCS 5/370c.5 new)

7 Sec. 370c.5. Disability income insurance mental health and  
8 substance use disorder coverage disclosure.

9 (a) No group or individual policy or contract of long-term  
10 disability income insurance in this State that limits the  
11 duration of coverage for mental health and substance use  
12 disorders shall be offered without a disclosure, provided at  
13 the time of application, that includes a notification stating  
14 that:

15 (1) the long-term disability coverage selected by the  
16 potential policyholder or plan sponsor limits the duration  
17 of coverage for mental health or substance use disorders;  
18 and

19 (2) the potential policyholder or plan sponsor has the  
20 right to request more information about the limitation and  
21 other coverage options that include an unlimited duration,  
22 if available.

23 (b) Receipt of the disclosure described in subsection (a)

1 must be acknowledged by the potential policyholder or plan  
2 sponsor, and evidence of the disclosure and acknowledgment  
3 must be retained by the insurance company offering the  
4 coverage.

5 Section 99. Effective date. This Act takes effect January  
6 1, 2028.