



Sen. Mattie Hunter

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10400SB1327sam002

LRB104 10928 BAB 35399 a

1 AMENDMENT TO SENATE BILL 1327

2 AMENDMENT NO. _____. Amend Senate Bill 1327 by replacing
3 everything after the enacting clause with the following:

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) On and after January 1, 2028, no insurer shall amend,
10 deliver, issue, or renew a group or individual policy or
11 certificate of disability income insurance in this State
12 without a disclosure, provided at the time of application,
13 that includes a notification stating that:

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

1 and

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

6 (b) Receipt of the disclosure described in paragraph (a)
7 must be acknowledged by the potential policyholder or plan
8 sponsor, and evidence of the disclosure and acknowledgment
9 must be retained by the insurance company offering the
10 coverage for a period of no less than 2 years.

11 Section 99. Effective date. This Act takes effect January
12 1, 2028."