



Sen. Patrick J. Joyce

**Filed: 2/18/2026**

10400SB2770sam001

LRB104 16719 RTM 34408 a

1 AMENDMENT TO SENATE BILL 2770

2 AMENDMENT NO. \_\_\_\_\_. Amend Senate Bill 2770 by replacing  
3 everything after the enacting clause with the following:

4 "Section 5. The Counties Code is amended by changing  
5 Section 5-1069 as follows:

6 (55 ILCS 5/5-1069)

7 Sec. 5-1069. Group life, health, accident, hospital, and  
8 medical insurance.

9 (a) The county board of any county may arrange to provide,  
10 for the benefit of employees of the county, group life,  
11 health, accident, hospital, and medical insurance, or any one  
12 or any combination of those types of insurance, or the county  
13 board may self-insure, for the benefit of its employees, all  
14 or a portion of the employees' group life, health, accident,  
15 hospital, and medical insurance, or any one or any combination  
16 of those types of insurance, including a combination of

1 self-insurance and other types of insurance authorized by this  
2 Section, provided that the county board complies with all  
3 other requirements of this Section. The insurance may include  
4 provision for employees who rely on treatment by prayer or  
5 spiritual means alone for healing in accordance with the  
6 tenets and practice of a well recognized religious  
7 denomination. The county board may provide for payment by the  
8 county of a portion or all of the premium or charge for the  
9 insurance with the employee paying the balance of the premium  
10 or charge, if any. If the county board undertakes a plan under  
11 which the county pays only a portion of the premium or charge,  
12 the county board shall provide for withholding and deducting  
13 from the compensation of those employees who consent to join  
14 the plan the balance of the premium or charge for the  
15 insurance.

16 (b) If the county board does not provide for  
17 self-insurance or for a plan under which the county pays a  
18 portion or all of the premium or charge for a group insurance  
19 plan, the county board may provide for withholding and  
20 deducting from the compensation of those employees who consent  
21 thereto the total premium or charge for any group life,  
22 health, accident, hospital, and medical insurance.

23 (c) The county board may exercise the powers granted in  
24 this Section only if it provides for self-insurance or, where  
25 it makes arrangements to provide group insurance through an  
26 insurance carrier, if the kinds of group insurance are

1 obtained from an insurance company authorized to do business  
2 in the State of Illinois. The county board may enact an  
3 ordinance prescribing the method of operation of the insurance  
4 program.

5 (d) If a county, including a home rule county, is a  
6 self-insurer for purposes of providing health insurance  
7 coverage for its employees, the insurance coverage shall  
8 include screening by low-dose mammography for all patients 35  
9 years of age or older for the presence of occult breast cancer  
10 unless the county elects to provide mammograms itself under  
11 Section 5-1069.1. The coverage shall be as follows:

12 (1) A baseline mammogram for patients 35 to 39 years  
13 of age.

14 (2) An annual mammogram for patients 40 years of age  
15 or older.

16 (3) A mammogram at the age and intervals considered  
17 medically necessary by the patient's health care provider  
18 for patients under 40 years of age and having a family  
19 history of breast cancer, prior personal history of breast  
20 cancer, positive genetic testing, or other risk factors.

21 (4) For a group policy of accident and health  
22 insurance that is amended, delivered, issued, or renewed  
23 on or after January 1, 2020 (the effective date of Public  
24 Act 101-580), a comprehensive ultrasound screening of an  
25 entire breast or breasts if a mammogram demonstrates  
26 heterogeneous or dense breast tissue or when medically

1 necessary as determined by a physician licensed to  
2 practice medicine in all of its branches, advanced  
3 practice registered nurse, or physician assistant.

4 (4.5) For a group policy of accident and health  
5 insurance that is amended, delivered, issued, or renewed  
6 on or after January 1, 2026 (the effective date of Public  
7 Act 103-808), molecular breast imaging (MBI) and magnetic  
8 resonance imaging of an entire breast or breasts if a  
9 mammogram demonstrates heterogeneous or dense breast  
10 tissue or when medically necessary as determined by a  
11 physician licensed to practice medicine in all of its  
12 branches, advanced practice registered nurse, or physician  
13 assistant.

14 (5) For a group policy of accident and health  
15 insurance that is amended, delivered, issued, or renewed  
16 on or after January 1, 2020 (the effective date of Public  
17 Act 101-580), a diagnostic mammogram when medically  
18 necessary, as determined by a physician licensed to  
19 practice medicine in all its branches, advanced practice  
20 registered nurse, or physician assistant.

21 A policy subject to this subsection shall not impose a  
22 deductible, coinsurance, copayment, or any other cost-sharing  
23 requirement on the coverage provided; except that this  
24 sentence does not apply to coverage of diagnostic mammograms  
25 to the extent such coverage would disqualify a high-deductible  
26 health plan from eligibility for a health savings account

1 pursuant to Section 223 of the Internal Revenue Code (26  
2 U.S.C. 223).

3 For purposes of this subsection:

4 "Diagnostic mammogram" means a mammogram obtained using  
5 diagnostic mammography.

6 "Diagnostic mammography" means a method of screening that  
7 is designed to evaluate an abnormality in a breast, including  
8 an abnormality seen or suspected on a screening mammogram or a  
9 subjective or objective abnormality otherwise detected in the  
10 breast.

11 "Low-dose mammography" means the x-ray examination of the  
12 breast using equipment dedicated specifically for mammography,  
13 including the x-ray tube, filter, compression device, and  
14 image receptor, with an average radiation exposure delivery of  
15 less than one rad per breast for 2 views of an average size  
16 breast. The term also includes digital mammography.

17 (d-5) Coverage as described by subsection (d) shall be  
18 provided at no cost to the insured and shall not be applied to  
19 an annual or lifetime maximum benefit.

20 (d-10) When health care services are available through  
21 contracted providers and a person does not comply with plan  
22 provisions specific to the use of contracted providers, the  
23 requirements of subsection (d-5) are not applicable. When a  
24 person does not comply with plan provisions specific to the  
25 use of contracted providers, plan provisions specific to the  
26 use of non-contracted providers must be applied without

1 distinction for coverage required by this Section and shall be  
2 at least as favorable as for other radiological examinations  
3 covered by the policy or contract.

4 (d-15) If a county, including a home rule county, is a  
5 self-insurer for purposes of providing health insurance  
6 coverage for its employees, the insurance coverage shall  
7 include mastectomy coverage, which includes coverage for  
8 prosthetic devices or reconstructive surgery incident to the  
9 mastectomy. Coverage for breast reconstruction in connection  
10 with a mastectomy shall include:

11 (1) reconstruction of the breast upon which the  
12 mastectomy has been performed;

13 (2) surgery and reconstruction of the other breast to  
14 produce a symmetrical appearance; and

15 (3) prostheses and treatment for physical  
16 complications at all stages of mastectomy, including  
17 lymphedemas.

18 Care shall be determined in consultation with the attending  
19 physician and the patient. The offered coverage for prosthetic  
20 devices and reconstructive surgery shall be subject to the  
21 deductible and coinsurance conditions applied to the  
22 mastectomy, and all other terms and conditions applicable to  
23 other benefits. When a mastectomy is performed and there is no  
24 evidence of malignancy then the offered coverage may be  
25 limited to the provision of prosthetic devices and  
26 reconstructive surgery to within 2 years after the date of the

1 mastectomy. As used in this Section, "mastectomy" means the  
2 removal of all or part of the breast for medically necessary  
3 reasons, as determined by a licensed physician.

4 A county, including a home rule county, that is a  
5 self-insurer for purposes of providing health insurance  
6 coverage for its employees, may not penalize or reduce or  
7 limit the reimbursement of an attending provider or provide  
8 incentives (monetary or otherwise) to an attending provider to  
9 induce the provider to provide care to an insured in a manner  
10 inconsistent with this Section.

11 (d-20) The requirement that mammograms be included in  
12 health insurance coverage as provided in subsections (d)  
13 through (d-15) is an exclusive power and function of the State  
14 and is a denial and limitation under Article VII, Section 6,  
15 subsection (h) of the Illinois Constitution of home rule  
16 county powers. A home rule county to which subsections (d)  
17 through (d-15) apply must comply with every provision of those  
18 subsections.

19 (d-25) If a county, including a home rule county, is a  
20 self-insurer for purposes of providing health insurance  
21 coverage, the insurance coverage shall include joint mental  
22 health therapy services for any member of the sheriff's  
23 office, including the sheriff, and any spouse or partner of  
24 the member who resides with the member.

25 The joint mental health therapy services provided under  
26 this subsection shall be performed by a physician licensed to

1 practice medicine in all of its branches, a licensed clinical  
2 psychologist, a licensed clinical social worker, a licensed  
3 clinical professional counselor, a licensed marriage and  
4 family therapist, a licensed social worker, or a licensed  
5 professional counselor.

6 This subsection is a limitation under subsection (i) of  
7 Section 6 of Article VII of the Illinois Constitution on the  
8 concurrent exercise by home rule units of powers and functions  
9 exercised by the State.

10 (e) The term "employees" as used in this Section includes  
11 elected or appointed officials but does not include temporary  
12 employees.

13 (f) The county board may, by ordinance, arrange to provide  
14 group life, health, accident, hospital, and medical insurance,  
15 or any one or a combination of those types of insurance, under  
16 this Section to retired former employees and retired former  
17 elected or appointed officials of the county.

18 (g) Rulemaking authority to implement this amendatory Act  
19 of the 95th General Assembly, if any, is conditioned on the  
20 rules being adopted in accordance with all provisions of the  
21 Illinois Administrative Procedure Act and all rules and  
22 procedures of the Joint Committee on Administrative Rules; any  
23 purported rule not so adopted, for whatever reason, is  
24 unauthorized.

25 (h) If a county, including a home rule county, is a  
26 self-insurer for purposes of providing health insurance

1 coverage for its employees, the insurance coverage shall  
2 include, on and after June 1, 2025, mental health counseling  
3 for any county employee who is a first responder without  
4 imposing a deductible, coinsurance, copayment, or any other  
5 cost-sharing requirement on the coverage provided, except that  
6 this subsection does not apply to the extent such coverage  
7 would disqualify a high-deductible health plan from  
8 eligibility for a health savings account pursuant to Section  
9 223 of the Internal Revenue Code.

10 The requirement that mental health counseling be included  
11 in health insurance coverage as provided in this subsection is  
12 an exclusive power and function of the State and is a denial  
13 and limitation under Article VII, Section 6, subsection (h) of  
14 the Illinois Constitution of home rule county powers.

15 As used in this subsection:

16 "First responders" means police and corrections officers;IT  
17 deputy sheriffs;IT firefighters;IT emergency medical services  
18 personnel, as that term is defined in Section 3.5 of the  
19 Emergency Medical Services (EMS) Systems Act, dispatched  
20 pursuant to a 9-1-1 call;IT emergency medical dispatchers, as  
21 that term is defined in Section 3.70 of the Emergency Medical  
22 Services (EMS) Systems Act;IT public safety telecommunicators,  
23 as that term is defined in Section 2 of the Emergency Telephone  
24 System Act, and mental health professionals employed and  
25 dispatched by any unit of local government in response to  
26 emergency crisis calls received on public emergency service

1 lines instead of or in conjunction with law enforcement;  
2 county medical examiners or coroners; and deputy county  
3 medical examiners or deputy coroners.

4 "Mental health counseling" means counseling therapy  
5 sessions provided by a clinical social worker, professional  
6 counselor, or licensed psychologist.

7 (Source: P.A. 103-808, eff. 1-1-26; 103-818, eff. 1-1-25;  
8 103-1011, eff. 1-1-25; 104-417, eff. 8-15-25.)

9 Section 10. The Illinois Municipal Code is amended by  
10 changing Section 10-4-2.4 as follows:

11 (65 ILCS 5/10-4-2.4)

12 Sec. 10-4-2.4. Mental health counseling.

13 (a) As used in this Section:

14 "First responders" means police and corrections officers;  
15 deputy sheriffs; firefighters; emergency medical services  
16 personnel, as that term is defined in Section 3.5 of the  
17 Emergency Medical Services (EMS) Systems Act, dispatched  
18 pursuant to a 9-1-1 call; emergency medical dispatchers, as  
19 that term is defined in Section 3.70 of the Emergency Medical  
20 Services (EMS) Systems Act; public safety telecommunicators,  
21 as that term is defined in Section 2 of the Emergency Telephone  
22 System Act; ~~and~~ mental health professionals employed and  
23 dispatched by any unit of local government in response to  
24 emergency crisis calls received on public emergency service

1 lines instead of or in conjunction with law enforcement;  
2 county medical examiners or coroners; and deputy county  
3 medical examiners or deputy coroners.

4 "Mental health counseling" means counseling therapy  
5 sessions provided by a clinical social worker, professional  
6 counselor, or licensed psychologist.

7 (b) If a municipality, including a home rule municipality,  
8 is a self-insurer for purposes of providing health insurance  
9 coverage for its employees, the insurance coverage shall  
10 include, on and after June 1, 2025, mental health counseling  
11 for any employee who is a first responder without imposing a  
12 deductible, coinsurance, copayment, or any other cost-sharing  
13 requirement on the coverage provided, except that this Section  
14 does not apply to the extent such coverage would disqualify a  
15 high-deductible health plan from eligibility for a health  
16 savings account pursuant to Section 223 of the Internal  
17 Revenue Code.

18 (c) The requirement that mental health counseling be  
19 included in health insurance coverage as provided in this  
20 Section is an exclusive power and function of the State and is  
21 a denial and limitation under Article VII, Section 6,  
22 subsection (h) of the Illinois Constitution of home rule  
23 powers.

24 (Source: P.A. 103-1011, eff. 1-1-25.)".