

**104TH GENERAL ASSEMBLY****State of Illinois****2025 and 2026****SB2880**

Introduced 1/16/2026, by Sen. Meg Loughran Cappel

**SYNOPSIS AS INTRODUCED:**

5 ILCS 375/6.11	
55 ILCS 5/5-1069.3	
65 ILCS 5/10-4-2.3	
105 ILCS 5/10-22.3f	
215 ILCS 5/356z.88 new	
215 ILCS 125/5-3	from Ch. 111 1/2, par. 1411.2
215 ILCS 130/4003	from Ch. 73, par. 1504-3
215 ILCS 165/10	from Ch. 32, par. 604
305 ILCS 5/5-16.8	

Amends the Illinois Insurance Code. Requires a group or individual policy of accident and health insurance or a managed care plan that is amended, delivered, issued, or renewed on or after January 1, 2028 to provide coverage for medically necessary assistive technology devices. Amends the State Employees Group Insurance Act of 1971, the Counties Code, the Illinois Municipal Code, the School Code, the Health Maintenance Organization Act, the Limited Health Service Organization Act, the Voluntary Health Services Plans Act, and the Illinois Public Aid Code to require coverage under the provisions of those Acts.

LRB104 17577 BAB 31005 b

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.)

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

Sec. 6.11. Required health benefits; Illinois Insurance Code requirements. The program of health benefits shall provide the post-mastectomy care benefits required to be covered by a policy of accident and health insurance under Section 356t of the Illinois Insurance Code. The program of health benefits shall provide the coverage required under Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10, 356w, 356x, 356z.2, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8, 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.17, 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.55, 356z.56, 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70, 356z.71, 356z.74, 356z.76, and 356z.77, 356z.79, and 356z.80, 356z.81, 356z.82, 356z.83, 356z.84, 356z.85, and 356z.88 of the Illinois Insurance Code. The program of health benefits must comply with Sections 155.22a, 155.37, 355b, 356z.19, 370c, and 370c.1 and Article XXXIIB of the Illinois Insurance Code. The program of health benefits shall provide the coverage required under Section 356m of the Illinois Insurance Code and, for the employees of the State Employee Group Insurance Program only, the coverage as also provided in Section 6.11B of this Act. The Department of Insurance shall 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.

1       (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
2       103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-535, eff.  
3       8-11-23; 103-551, eff. 8-11-23; 103-605, eff. 7-1-24; 103-718,  
4       eff. 7-19-24; 103-751, eff. 8-2-24; 103-914, eff. 1-1-25;  
5       103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff.  
6       6-9-25; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73, eff.  
7       1-1-26; 104-289, eff. 1-1-26; 104-324, eff. 1-1-26; 104-379,  
8       eff. 1-1-26; 104-417, eff. 8-15-25; 104-446, eff. 6-1-26;  
9       revised 1-8-26.)

10           Section 20. The School Code is amended by changing Section  
11 10-22.3f as follows:

12           (105 ILCS 5/10-22.3f)

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

14           Sec. 10-22.3f. Required health benefits. Insurance  
15 protection and benefits for employees shall provide the  
16 post-mastectomy care benefits required to be covered by a  
17 policy of accident and health insurance under Section 356t and  
18 the coverage required under Sections 356g, 356g.5, 356g.5-1,  
19 356m, 356q, 356u, 356u.10, 356w, 356x, 356z.4, 356z.4a,  
20 356z.6, 356z.8, 356z.9, 356z.11, 356z.12, 356z.13, 356z.14,  
21 356z.15, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,  
22 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,  
23 356z.51, 356z.53, 356z.54, 356z.56, 356z.57, 356z.59, 356z.60,  
24 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 assistive technology devices.

10 (a) In this Section, "assistive technology device" means  
11 any item, piece of equipment, or product system, whether  
12 acquired commercially, modified, or customized, that is  
13 purchased or leased, or whose transfer is accepted in this  
14 State, and that is used to increase, maintain, or improve  
15 functional capabilities of individuals with disabilities.  
16 "Assistive technology device" does not include any medical  
17 device, surgical device, or organ implanted or transplanted  
18 into or attached directly to an individual, or a hearing  
19 instrument or hearing aid as defined in the Hearing Instrument  
20 Consumer Protection Act.

21 (b) A group or individual policy of accident and health  
22 insurance or a managed care plan that is amended, delivered,  
23 issued, or renewed on or after January 1, 2028 shall provide  
24 coverage for medically necessary assistive technology devices.

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

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

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

5           (a) Health Maintenance Organizations shall be subject to  
6 the provisions of Sections 133, 134, 136, 137, 139, 140,  
7 141.1, 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151,  
8 152, 153, 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.22a,  
9 155.49, 352c, 355.2, 355.3, 355.6, 355.7, 355b, 355c, 356f,  
10 356g, 356g.5-1, 356m, 356q, 356u.10, 356v, 356w, 356x, 356z.2,  
11 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8, 356z.9,  
12 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.17,  
13 356z.18, 356z.19, 356z.20, 356z.21, 356z.22, 356z.23, 356z.24,  
14 356z.25, 356z.26, 356z.28, 356z.29, 356z.30, 356z.31, 356z.32,  
15 356z.33, 356z.34, 356z.35, 356z.36, 356z.37, 356z.38, 356z.39,  
16 356z.40, 356z.40a, 356z.41, 356z.44, 356z.45, 356z.46,  
17 356z.47, 356z.48, 356z.49, 356z.50, 356z.51, 356z.53, 356z.54,  
18 356z.55, 356z.56, 356z.57, 356z.58, 356z.59, 356z.60, 356z.61,  
19 356z.62, 356z.63, 356z.64, 356z.65, 356z.66, 356z.67, 356z.68,  
20 356z.69, 356z.70, 356z.71, 356z.72, 356z.73, 356z.74, 356z.75,  
21 356z.76, 356z.77, 356z.78, 356z.79, 356z.80, 356z.81, 356z.82,  
22 356z.83, 356z.84, 356z.85, 356z.88, 364, 364.01, 364.3, 367.2,  
23 367.2-5, 367i, 368a, 368b, 368c, 368d, 368e, 370a, 370c,  
24 370c.1, 401, 401.1, 402, 403, 403A, 408, 408.2, 409, 412, 444,

1 and 444.1, paragraph (c) of subsection (2) of Section 367, and  
2 Articles IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV,  
3 XXVI, and XXXIIB of the Illinois Insurance Code.

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

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

10 (2) a corporation organized under the laws of this  
11 State; or

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

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

21 (1) the Director shall give primary consideration to  
22 the continuation of benefits to enrollees and the  
23 financial conditions of the acquired Health Maintenance  
24 Organization after the merger, consolidation, or other  
25 acquisition of control takes effect;

26 (2) (i) the criteria specified in subsection (1) (b) of

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

7               (3) the Director shall have the power to require the  
8       following information:

9                       (A) certification by an independent actuary of the  
10       adequacy of the reserves of the Health Maintenance  
11       Organization sought to be acquired;

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

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

23                       (D) such other information as the Director shall  
24       require.

25               (d) The provisions of Article VIII 1/2 of the Illinois  
26       Insurance Code and this Section 5-3 shall apply to the sale by

1 any health maintenance organization of greater than 10% of its  
2 enrollee population (including, without limitation, the health  
3 maintenance organization's right, title, and interest in and  
4 to its health care certificates).

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

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

22 (i) the amount of, and other terms and conditions with  
23 respect to, the refund or additional premium are set forth  
24 in the group or enrollment unit contract agreed in advance  
25 of the period for which a refund is to be paid or  
26 additional premium is to be charged (which period shall

1                   not be less than one year); and

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

17                   The Health Maintenance Organization shall include a  
18                   statement in the evidence of coverage issued to each enrollee  
19                   describing the possibility of a refund or additional premium,  
20                   and upon request of any group or enrollment unit, provide to  
21                   the group or enrollment unit a description of the method used  
22                   to calculate (1) the Health Maintenance Organization's  
23                   profitable experience with respect to the group or enrollment unit  
24                   and the resulting refund to the group or enrollment unit  
25                   or (2) the Health Maintenance Organization's unprofitable  
26                   experience with respect to the group or enrollment unit and

1 the resulting additional premium to be paid by the group or  
2 enrollment unit.

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

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

13 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
14 103-123, eff. 1-1-24; 103-154, eff. 6-30-23; 103-420, eff.  
15 1-1-24; 103-426, eff. 8-4-23; 103-445, eff. 1-1-24; 103-551,  
16 eff. 8-11-23; 103-605, eff. 7-1-24; 103-618, eff. 1-1-25;  
17 103-649, eff. 1-1-25; 103-656, eff. 1-1-25; 103-700, eff.  
18 1-1-25; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-753,  
19 eff. 8-2-24; 103-758, eff. 1-1-25; 103-777, eff. 8-2-24;  
20 103-808, eff. 1-1-26; 103-914, eff. 1-1-25; 103-918, eff.  
21 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-28,  
22 eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73,  
23 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;  
24 104-324, eff. 1-1-26; 104-334, eff. 8-15-25; 104-379, eff.  
25 1-1-26; 104-417, eff. 8-15-25; revised 11-21-25.)

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

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

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

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

25           (2) a corporation organized under the laws of another

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

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

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

18 (215 ILCS 165/10) (from Ch. 32, par. 604)

19 Sec. 10. Application of Illinois Insurance Code  
20 provisions. Health services plan corporations and all persons  
21 interested therein or dealing therewith shall be subject to  
22 the provisions of Articles IIA and XII 1/2 and Sections 3.1,  
23 133, 136, 139, 140, 143, 143.31, 143c, 149, 155.22a, 155.37,  
24 354, 355.2, 355.3, 355.7, 355b, 355d, 356g, 356g.5, 356g.5-1,

1       356m, 356q, 356r, 356t, 356u, 356u.10, 356v, 356w, 356x, 356y,  
2       356z.1, 356z.2, 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6,  
3       356z.8, 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14,  
4       356z.15, 356z.18, 356z.19, 356z.21, 356z.22, 356z.25, 356z.26,  
5       356z.29, 356z.30, 356z.32, 356z.32a, 356z.33, 356z.40,  
6       356z.41, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54, 356z.56,  
7       356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64, 356z.67,  
8       356z.68, 356z.71, 356z.72, 356z.74, 356z.75, 356z.77, 356z.79,  
9       356z.80, 356z.81, 356z.83, 356z.84, 356z.85, 356z.88, 364.01,  
10      364.3, 367.2, 368a, 370a, 401, 401.1, 402, 403, 403A, 408,  
11      408.2, and 412, and paragraphs (7) and (15) of Section 367 of  
12      the Illinois Insurance Code.

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; 103-551, eff.  
21       8-11-23; 103-605, eff. 7-1-24; 103-656, eff. 1-1-25; 103-718,  
22       eff. 7-19-24; 103-751, eff. 8-2-24; 103-753, eff. 8-2-24;  
23       103-758, eff. 1-1-25; 103-832, eff. 1-1-25; 103-914, eff.  
24       1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1,  
25       eff. 6-9-25; 104-28, eff. 1-1-26; 104-42, eff. 8-1-25; 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; 104-379, eff. 1-1-26; 104-417, eff.  
2 8-15-25; revised 11-21-25.)

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

5 (305 ILCS 5/5-16.8)

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

19 The Department, by rule, shall adopt a model similar to  
20 the requirements of Section 356z.39 of the Illinois Insurance  
21 Code.

22 On and after July 1, 2012, the Department shall reduce any  
23 rate of reimbursement for services or other payments or alter  
24 any methodologies authorized by this Code to reduce any rate

1 of reimbursement for services or other payments in accordance  
2 with Section 5-5e.

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

8 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;  
9 103-420, eff. 1-1-24; 103-605, eff. 7-1-24; 103-703, eff.  
10 1-1-25; 103-758, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-73,  
11 eff. 1-1-26; 104-324, eff. 1-1-26; 104-379, eff. 1-1-26;  
12 104-417, eff. 8-15-25; revised 11-21-25.)

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