



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

SB4182

Introduced 3/24/2026, by Sen. Darby A. Hills

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 165/10 from Ch. 32, par. 604
305 ILCS 5/5-16.8

Amends the Illinois Insurance Code. Provides that any individual or group policy of accident or health insurance that is delivered, extended, renewed, or modified after January 1, 2027 must provide coverage for at least one 6-month supply of each of the following for each infant covered by the policy: an early egg allergen introduction dietary supplement prescribed by a health care practitioner; and an early peanut allergen introduction dietary supplement prescribed by a health care practitioner. Provides that the coverage shall be provided without cost-sharing, except to the extent the cost-sharing limitation would cause a catastrophic plan to fail to be treated as a catastrophic plan under the Patient Protection and Affordable Care Act or would keep a high-deductible health plan from being treated as a high-deductible health plan or to the extent the cost-sharing limitation would disqualify the plan from a health savings account. 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 Voluntary Health Services Plans Act, and the Medical Assistance Article of the Illinois Public Aid Code to require that coverage. Effective immediately.

LRB104 21204 BAB 35710 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.)

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

2 Sec. 6.11. Required health benefits; Illinois Insurance
3 Code requirements. The program of health benefits shall
4 provide the post-mastectomy care benefits required to be
5 covered by a policy of accident and health insurance under
6 Section 356t of the Illinois Insurance Code. The program of
7 health benefits shall provide the coverage required under
8 Sections 356g, 356g.5, 356g.5-1, 356m, 356q, 356u, 356u.10,
9 356w, 356x, 356z.2, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8,
10 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15,
11 356z.17, 356z.22, 356z.25, 356z.26, 356z.29, 356z.30, 356z.32,
12 356z.33, 356z.36, 356z.40, 356z.41, 356z.45, 356z.46, 356z.47,
13 356z.51, 356z.53, 356z.54, 356z.55, 356z.56, 356z.57, 356z.59,
14 356z.60, 356z.61, 356z.62, 356z.64, 356z.67, 356z.68, 356z.70,
15 356z.71, 356z.74, 356z.76, ~~and 356z.77, 356z.79, and 356z.80,~~
16 356z.81, 356z.82, 356z.83, 356z.84, 356z.85, and 356z.88 of
17 the Illinois Insurance Code. The program of health benefits
18 must comply with Sections 155.22a, 155.37, 355b, 356z.19,
19 370c, and 370c.1 and Article XXXIIB of the Illinois Insurance
20 Code. The program of health benefits shall provide the
21 coverage required under Section 356m of the Illinois Insurance
22 Code and, for the employees of the State Employee Group
23 Insurance Program only, the coverage as also provided in
24 Section 6.11B of this Act. The Department of Insurance shall
25 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 allergenic protein dietary
10 supplements.

11 (a) In this Section:

12 "Dietary supplement" has the meaning given to that term in
13 the Federal Food, Drug, and Cosmetic Act, 21 U.S.C. 321.

14 "Early egg allergen introduction dietary supplement" means
15 a dietary supplement that is prescribed to an infant by a
16 health care practitioner and that contains a concentration of
17 infant-safe, well-cooked egg protein sufficient to reduce the
18 risk of the infant acquiring an allergy to eggs.

19 "Early peanut allergen introduction dietary supplement"
20 means a dietary supplement that is prescribed to an infant by a
21 health care practitioner and that contains a concentration of
22 infant-safe peanut protein sufficient to reduce the risk of
23 the infant acquiring an allergy to peanuts.

24 "Health care practitioner" means a physician licensed to

1 practice medicine in all its branches under the Medical
2 Practice Act of 1987, a physician assistant under the
3 Physician Assistant Practice Act of 1987 with prescriptive
4 authority, or an advanced practice registered nurse with
5 prescriptive authority under Article 65 of the Nurse Practice
6 Act.

7 "Infant" means a child who has not attained the age of one
8 year.

9 (b)(1) Any individual or group policy of accident or
10 health insurance that is delivered, extended, renewed, or
11 modified after January 1, 2027 must provide coverage for at
12 least one 6-month supply of each of the following for each
13 infant covered by the policy:

14 (A) an early egg allergen introduction dietary
15 supplement; and

16 (B) an early peanut allergen introduction dietary
17 supplement.

18 (2) The coverage required under paragraph (1) of this
19 subsection shall be provided without cost sharing.

20 (c)(1) This Section does not apply to accident-only,
21 specified disease, hospital indemnity, Medicare supplement,
22 long-term care, disability income, or other limited benefit
23 health insurance policies.

24 (2) The cost-sharing limitation under paragraph (2) of
25 subsection (b) does not apply to any catastrophic plan to the
26 extent limiting cost sharing would cause the plan to fail to be

1 treated as a catastrophic plan under subsection (e) of Section
2 1302 of the Patient Protection and Affordable Care Act, 42
3 U.S.C. 18022(e).

4 (3) The cost-sharing limitation provision under paragraph
5 (2) of subsection (b) does not apply to a high-deductible
6 health plan to the extent the cost-sharing limitation would
7 disqualify the plan from being treated as a high-deductible
8 health plan or to the extent it would disqualify the plan from
9 eligibility for a health savings account under Section 223 of
10 the Internal Revenue Code.

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

13 (215 ILCS 125/5-3) (from Ch. 111 1/2, par. 1411.2)

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

15 (a) Health Maintenance Organizations shall be subject to
16 the provisions of Sections 133, 134, 136, 137, 139, 140,
17 141.1, 141.2, 141.3, 143, 143.31, 143c, 147, 148, 149, 151,
18 152, 153, 154, 154.5, 154.6, 154.7, 154.8, 155.04, 155.22a,
19 155.49, 352c, 355.2, 355.3, 355.6, 355.7, 355b, 355c, 356f,
20 356g, 356g.5-1, 356m, 356q, 356u.10, 356v, 356w, 356x, 356z.2,
21 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6, 356z.8, 356z.9,
22 356z.10, 356z.11, 356z.12, 356z.13, 356z.14, 356z.15, 356z.17,
23 356z.18, 356z.19, 356z.20, 356z.21, 356z.22, 356z.23, 356z.24,
24 356z.25, 356z.26, 356z.28, 356z.29, 356z.30, 356z.31, 356z.32,

1 356z.33, 356z.34, 356z.35, 356z.36, 356z.37, 356z.38, 356z.39,
2 356z.40, 356z.40a, 356z.41, 356z.44, 356z.45, 356z.46,
3 356z.47, 356z.48, 356z.49, 356z.50, 356z.51, 356z.53, 356z.54,
4 356z.55, 356z.56, 356z.57, 356z.58, 356z.59, 356z.60, 356z.61,
5 356z.62, 356z.63, 356z.64, 356z.65, 356z.66, 356z.67, 356z.68,
6 356z.69, 356z.70, 356z.71, 356z.72, 356z.73, 356z.74, 356z.75,
7 356z.76, 356z.77, 356z.78, 356z.79, 356z.80, 356z.81, 356z.82,
8 356z.83, 356z.84, 356z.85, 356z.88, 364, 364.01, 364.3, 367.2,
9 367.2-5, 367i, 368a, 368b, 368c, 368d, 368e, 370a, 370c,
10 370c.1, 401, 401.1, 402, 403, 403A, 408, 408.2, 409, 412, 444,
11 and 444.1, paragraph (c) of subsection (2) of Section 367, and
12 Articles IIA, VIII 1/2, XII, XII 1/2, XIII, XIII 1/2, XXV,
13 XXVI, and XXXIIB of the Illinois Insurance Code.

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

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

20 (2) a corporation organized under the laws of this
21 State; or

22 (3) a corporation organized under the laws of another
23 state, 30% or more of the enrollees of which are residents
24 of this State, except a corporation subject to
25 substantially the same requirements in its state of
26 organization as is a "domestic company" under Article VIII

1 1/2 of the Illinois Insurance Code.

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

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

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

17 (3) the Director shall have the power to require the
18 following information:

19 (A) certification by an independent actuary of the
20 adequacy of the reserves of the Health Maintenance
21 Organization sought to be acquired;

22 (B) pro forma financial statements reflecting the
23 combined balance sheets of the acquiring company and
24 the Health Maintenance Organization sought to be
25 acquired as of the end of the preceding year and as of
26 a date 90 days prior to the acquisition, as well as pro

1 forma financial statements reflecting projected
2 combined operation for a period of 2 years;

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

7 (D) such other information as the Director shall
8 require.

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

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

25 (f) Except for small employer groups as defined in the
26 Small Employer Rating, Renewability and Portability Health

1 Insurance Act and except for medicare supplement policies as
2 defined in Section 363 of the Illinois Insurance Code, a
3 Health Maintenance Organization may by contract agree with a
4 group or other enrollment unit to effect refunds or charge
5 additional premiums under the following terms and conditions:

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

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

1 The Health Maintenance Organization shall include a
2 statement in the evidence of coverage issued to each enrollee
3 describing the possibility of a refund or additional premium,
4 and upon request of any group or enrollment unit, provide to
5 the group or enrollment unit a description of the method used
6 to calculate (1) the Health Maintenance Organization's
7 profitable experience with respect to the group or enrollment
8 unit and the resulting refund to the group or enrollment unit
9 or (2) the Health Maintenance Organization's unprofitable
10 experience with respect to the group or enrollment unit and
11 the resulting additional premium to be paid by the group or
12 enrollment unit.

13 In no event shall the Illinois Health Maintenance
14 Organization Guaranty Association be liable to pay any
15 contractual obligation of an insolvent organization to pay any
16 refund authorized under this Section.

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

23 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
24 103-123, eff. 1-1-24; 103-154, eff. 6-30-23; 103-420, eff.
25 1-1-24; 103-426, eff. 8-4-23; 103-445, eff. 1-1-24; 103-551,
26 eff. 8-11-23; 103-605, eff. 7-1-24; 103-618, eff. 1-1-25;

1 103-649, eff. 1-1-25; 103-656, eff. 1-1-25; 103-700, eff.
2 1-1-25; 103-718, eff. 7-19-24; 103-751, eff. 8-2-24; 103-753,
3 eff. 8-2-24; 103-758, eff. 1-1-25; 103-777, eff. 8-2-24;
4 103-808, eff. 1-1-26; 103-914, eff. 1-1-25; 103-918, eff.
5 1-1-25; 103-1024, eff. 1-1-25; 104-1, eff. 6-9-25; 104-28,
6 eff. 1-1-26; 104-42, eff. 8-1-25; 104-68, eff. 1-1-26; 104-73,
7 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;
8 104-324, eff. 1-1-26; 104-334, eff. 8-15-25; 104-379, eff.
9 1-1-26; 104-417, eff. 8-15-25; revised 11-21-25.)

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

12 (215 ILCS 165/10) (from Ch. 32, par. 604)

13 Sec. 10. Application of Illinois Insurance Code
14 provisions. Health services plan corporations and all persons
15 interested therein or dealing therewith shall be subject to
16 the provisions of Articles IIA and XII 1/2 and Sections 3.1,
17 133, 136, 139, 140, 143, 143.31, 143c, 149, 155.22a, 155.37,
18 354, 355.2, 355.3, 355.7, 355b, 355d, 356g, 356g.5, 356g.5-1,
19 356m, 356q, 356r, 356t, 356u, 356u.10, 356v, 356w, 356x, 356y,
20 356z.1, 356z.2, 356z.3a, 356z.4, 356z.4a, 356z.5, 356z.6,
21 356z.8, 356z.9, 356z.10, 356z.11, 356z.12, 356z.13, 356z.14,
22 356z.15, 356z.18, 356z.19, 356z.21, 356z.22, 356z.25, 356z.26,
23 356z.29, 356z.30, 356z.32, 356z.32a, 356z.33, 356z.40,
24 356z.41, 356z.46, 356z.47, 356z.51, 356z.53, 356z.54, 356z.56,

1 356z.57, 356z.59, 356z.60, 356z.61, 356z.62, 356z.64, 356z.67,
2 356z.68, 356z.71, 356z.72, 356z.74, 356z.75, 356z.77, 356z.79,
3 356z.80, 356z.81, 356z.83, 356z.84, 356z.85, 356z.88, 364.01,
4 364.3, 367.2, 368a, 370a, 401, 401.1, 402, 403, 403A, 408,
5 408.2, and 412, and paragraphs (7) and (15) of Section 367 of
6 the Illinois Insurance Code.

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

13 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
14 103-420, eff. 1-1-24; 103-445, eff. 1-1-24; 103-551, eff.
15 8-11-23; 103-605, eff. 7-1-24; 103-656, eff. 1-1-25; 103-718,
16 eff. 7-19-24; 103-751, eff. 8-2-24; 103-753, eff. 8-2-24;
17 103-758, eff. 1-1-25; 103-832, eff. 1-1-25; 103-914, eff.
18 1-1-25; 103-918, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-1,
19 eff. 6-9-25; 104-28, eff. 1-1-26; 104-42, eff. 8-1-25; 104-73,
20 eff. 1-1-26; 104-98, eff. 1-1-26; 104-289, eff. 1-1-26;
21 104-324, eff. 1-1-26; 104-379, eff. 1-1-26; 104-417, eff.
22 8-15-25; revised 11-21-25.)

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

1 (305 ILCS 5/5-16.8)

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

15 The Department, by rule, shall adopt a model similar to
16 the requirements of Section 356z.39 of the Illinois Insurance
17 Code.

18 On and after July 1, 2012, the Department shall reduce any
19 rate of reimbursement for services or other payments or alter
20 any methodologies authorized by this Code to reduce any rate
21 of reimbursement for services or other payments in accordance
22 with Section 5-5e.

23 To ensure full access to the benefits set forth in this
24 Section, on and after January 1, 2016, the Department shall
25 ensure that provider and hospital reimbursement for
26 post-mastectomy care benefits required under this Section are

1 no lower than the Medicare reimbursement rate.

2 (Source: P.A. 103-84, eff. 1-1-24; 103-91, eff. 1-1-24;
3 103-420, eff. 1-1-24; 103-605, eff. 7-1-24; 103-703, eff.
4 1-1-25; 103-758, eff. 1-1-25; 103-1024, eff. 1-1-25; 104-73,
5 eff. 1-1-26; 104-324, eff. 1-1-26; 104-379, eff. 1-1-26;
6 104-417, eff. 8-15-25; revised 11-21-25.)

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

14 Section 99. Effective date. This Act takes effect upon
15 becoming law.