**Section 2030.30 Illinois Standard Health Applications**

a) Applicability. All small employer carriers shall use a version of the Illinois Standard Health Employee Application for Small Employers (Appendix A), and shall not use any alternative application form, in connection with a small employer's application for a new health benefit plan. All carriers offering health insurance coverage in the individual market shall use a version of the Illinois Standard Health Application for Individual & Family Health Insurance Coverage (Appendix B), and shall not use any alternative application form, in connection with an application for new individual health insurance coverage. Carriers not subject to this Part may use the standard health applications on a voluntary basis, subject to the requirements of this Part.

b) Filing and Use

1) No version of the standard health application, including an unmodified version of Appendix A or Appendix B, may be used by a carrier until the application is filed with the Department in accordance with the filing procedures established by 50 Ill. Adm. Code 916. Carriers may use a standard health application upon filing with the Department if the filing is accompanied by a properly completed and executed officer's Certification of Compliance (Appendix C). An application shall not be considered as filed with the Department until the carrier receives notice from the Department indicating that the filing has been received and entered in the Department's filing system.

2) Online versions of the standard health applications must be filed with the Department in accordance with the filing procedures established by 50 Ill. Adm. Code 916. Filings shall include screen shots of every application page that an applicant could encounter when completing the online application, as well as a copy of a sample completed application as required by subsection (c)(1). Carriers may use online versions of the standard health application upon filing if the filing is accompanied by a properly completed and executed officer's Certification of Compliance (Appendix C). An application shall not be considered as filed with the Department until the carrier receives notice from the Department indicating that the filing has been received and entered in the Department's filing system.

3) Versions of the standard health applications that have been translated into another language must be filed with the Department in accordance with the filing procedures established by 50 Ill. Adm. Code 916. Carriers may use translated versions of the standard health applications upon filing if the filing is accompanied by:

A) a properly completed and executed officer's Certification of Compliance (Appendix C); and

B) documentation proving that the application is a certified translation and is contextually identical to Appendix A or Appendix B. An application shall not be considered as filed with the Department until the carrier receives notice from the Department indicating that the filing has been received and entered in the Department's filing system.

c) Form and Content. A standard health application filed pursuant to subsection (b) shall contain verbatim the text of Appendix A or Appendix B. A standard health application shall not vary from the format of Appendix A or Appendix B, including font size, use of bold character and underlining, line spacing, and the order of questions or sections within the application, except as provided in this subsection (c) and subsection (e)(1).

1) Online versions of the standard health applications may vary from the format of Appendix A or Appendix B to the extent the variation allows an applicant to more easily complete and submit the online application. An electronic copy of the completed online application shall be made available to applicants for printing or saving upon completion, and the electronic copy shall be substantially similar to the form and content of Appendix A or Appendix B.

2) In order to allow applicants to apply for coverage from multiple carriers using a single application, a standard health application filed pursuant to subsection (b) shall not contain logos, addresses, or other carrier-specific information or identifiers, except that the carrier's NAIC number shall appear in the bottom right hand corner of each page.

3) Instruction #4 on page 1 of Appendix B shall only be included in online versions of the standard health applications.

4) A carrier's name may be preprinted in one of the six designated spaces for carrier names on page 1 of Appendix A or page 11 of Appendix B.

5) The format of a standard health application filed pursuant to subsection (b) of this Section may vary from the format of Appendix A or Appendix B in other ways at the discretion of the Director.

d) The Department will maintain a dedicated portion of its website to facilitate use of the standard health applications by both applicants and carriers. The website will also provide links to additional information about health insurance rights under State and federal law, as referenced throughout Appendix A and Appendix B, as well as an example of a properly completed question as referenced in Section F of Appendix B. PDF versions of the Illinois Standard Health Employee Application for Small Employers and the Illinois Standard Health Application for Individual & Family Health Insurance Coverage will be available for use or download from the Department's website. The PDF versions will allow applicants to complete and submit the standard health application to a carrier or carriers electronically, or to print the application out and complete by hand. All carriers subject to this Part shall allow for the electronic submission of the standard health applications pursuant to a reasonable process established by the carrier and clearly set forth on the carrier's website.

e) The Illinois Standard Health Employee Application for Small Employers (Appendix A) shall be used by small employer carriers for underwriting and enrolling a new small employer group and for adding new enrollees to an existing small employer group health benefit plan. A carrier is not required to use the standard application when adding new enrollees to an existing small employer group health benefit plan if the carrier does not request information about the health status or health history of the individual employees or dependents to be added.

1) A small employer carrier that uses a separate enrollment form for adding new enrollees to an existing small employer group health benefit plan may modify the "To Be Completed by Employer" box of Appendix A as necessary.

2) Any such separate enrollment form for adding new enrollees to an existing small employer group health benefit plan must be filed with the Department in accordance with the filing procedures established by 50 Ill. Adm. Code 916.

f) Reciprocity. All carriers subject to this Part shall implement policies and procedures necessary to use the standard health applications. Applicants for a health benefit plan in the small group market may complete any version of the Illinois Standard Health Employee Application for Small Employers (Appendix A) filed by any carrier pursuant to subsection (b), or the version available on the Department's website (as described in subsection (d)), and no small employer carrier may refuse to accept or may discriminate in the processing of that standard health application. Applicants for health insurance coverage in the individual market may complete any version of the Illinois Standard Health Application for Individual & Family Health Insurance Coverage (Appendix B) filed by any carrier pursuant to subsection (b), or the version available on the Department's website (as described in subsection (d)), and no carrier offering individual health insurance coverage may refuse to accept or may discriminate in the processing of that standard health application.

g) The information contained within a completed standard health application shall be considered current by the carrier for a minimum of 60 days from the date of the earliest signature. For the period of time that the information contained within a standard health application is considered current, carriers may not require an applicant to complete a new standard health application. However, carriers may require an applicant to certify that the information contained in the completed standard health application is current. A carrier shall accept and utilize information provided by an applicant subsequent to the date the applicant signed the completed application if the applicant is providing the carrier with additional or modified information.