**Section 2603.25 Definitions**

"ACA" means the Patient Protection and Affordable Care Act (42 USC 18001 et seq.).

"Code" means the Illinois Insurance Code [215 ILCS 5].

"Director" means the Director of the Illinois Department of Insurance.

"Department" means the Illinois Department of Insurance.

"Excepted Benefits", for purposes of this Part, means benefits under one or more (or any combination) of the following:

Benefits not subject to requirements under this Part:

Coverage only for accident or disability income insurance, or any combination of that insurance;

Coverage issued as a supplement to liability insurance;

Liability insurance, including general liability insurance and automobile liability insurance;

Workers' compensation or similar insurance;

Automobile medical payment insurance;

Credit-only insurance;

Coverage for on-site medical clinics; or

Other similar insurance coverage under which benefits for medical care are secondary or incidental to other insurance benefits.

Benefits not subject to requirements if offered separately:

Limited scope dental or vision benefits; and

Benefits for long-term care, nursing home care, home health care, community-based care, or any combination of these benefits.

Benefits not subject to requirements if offered as independent, noncoordinated benefits:

Coverage only for a specified disease or illness; or

Hospital indemnity or other fixed indemnity insurance paid as a fixed dollar amount per day or other period, or per event or upon benefits paid upon a basis other than period of time, regardless of the amount of expenses incurred.

Benefits not subject to requirements if offered as a separate insurance policy:

Medicare supplemental health insurance (as defined under section 1882(g)(1) of the Social Security Act (42 USC 1395ss(g)(1))), coverage supplemental to the coverage provided under 10 USC 55, and similar supplemental coverage provided to coverage under a group health plan. (See 26 USC 9832.)

"Gender Transition" means the process of changing one's outward appearance, including physical sex characteristics, to accord with his or her actual gender identity.

"Grandfathered Health Plan" means any group health plan or health insurance coverage in which an individual was enrolled on the date of the enactment of the ACA and shall have the same meaning as set forth in section 18011 of the Public Health and Welfare Act (42 USC 18011).

"Perceived Gender Identity" means an observer's impression of another's internal sense of being: male, female, a gender different from the gender assigned at birth, a transgender person, or neither male nor female. The term also includes an observer's impression that another is: male, female, a gender different from the gender assigned at birth, a transgender person, or neither male nor female.

"Transgender Person" means a person who has, or has been diagnosed with, gender identity disorder or gender dysphoria; who has received health care services, including counseling, related to gender transition; who adopts the dress, appearance, or behavior of the opposite sex; or who otherwise identifies himself or herself as a gender different from the gender assigned to that person at birth.

(Source: Added at 39 Ill. Reg. 409, effective July 1, 2015)