



102ND GENERAL ASSEMBLY

State of Illinois

2021 and 2022

HB4263

Introduced 1/5/2022, by Rep. Amy Grant

SYNOPSIS AS INTRODUCED:

215 ILCS 5/364

from Ch. 73, par. 976

Amends the Illinois Insurance Code. Provides that no company, in any policy of accident or health insurance issued in the State, shall make or permit any distinction or discrimination against an individual solely because of the individual's vaccination status in the amount of payment of premiums or rates charged for policies of insurance, in the amount of any dividends or other benefits payable thereon, or in any other terms and conditions of the contract it makes. Provides that no company, in any policy of accident or health insurance issued in the State, shall refuse to insure or refuse to continue to insure an individual solely because of the individual's vaccination status.

LRB102 22463 BMS 31603 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 Illinois Insurance Code is amended by
5 changing Section 364 as follows:

6 (215 ILCS 5/364) (from Ch. 73, par. 976)

7 Sec. 364. Discrimination prohibited. Discrimination
8 between individuals of the same class of risk in the issuance
9 of its policies or in the amount of premiums or rates charged
10 for any insurance covered by this article, or in the benefits
11 payable thereon, or in any of the terms or conditions of such
12 policy, or in any other manner whatsoever is prohibited.
13 Nothing in this provision shall prohibit an insurer from
14 providing incentives for insureds to utilize the services of a
15 particular hospital or person. It is hereby expressly provided
16 that whenever the terms "physician" or "doctor" appear or are
17 used in any way in any policy of accident or health insurance
18 issued in this state, said terms shall include within their
19 meaning persons licensed to practice dentistry under the
20 Illinois Dental Practice Act with regard to benefits payable
21 for services performed by a person so licensed, which such
22 services are within the coverage provided by the particular
23 policy or contract of insurance and are within the

1 professional services authorized to be performed by such
2 person under and in accordance with the said Act.

3 No company, in any policy of accident or health insurance
4 issued in this State, shall make or permit any distinction or
5 discrimination against individuals solely because of the
6 individuals' disabilities in the amount of payment of premiums
7 or rates charged for policies of insurance, in the amount of
8 any dividends or other benefits payable thereon, or in any
9 other terms and conditions of the contract it makes, except
10 where the distinction or discrimination is based on sound
11 actuarial principles or is related to actual or reasonably
12 anticipated experience.

13 No company shall refuse to insure, or refuse to continue
14 to insure, or limit the amount or extent or kind of coverage
15 available to an individual, or charge an individual a
16 different rate for the same coverage solely because of
17 blindness or partial blindness. With respect to all other
18 conditions, including the underlying cause of the blindness or
19 partial blindness, persons who are blind or partially blind
20 shall be subject to the same standards of sound actuarial
21 principles or actual or reasonably anticipated experience as
22 are sighted persons. Refusal to insure includes denial by an
23 insurer of disability insurance coverage on the grounds that
24 the policy defines "disability" as being presumed in the event
25 that the insured loses his or her eyesight.

26 No company, in any policy of accident or health insurance

1 issued in this State, shall make or permit any distinction or
2 discrimination against an individual solely because of the
3 individual's vaccination status in the amount of payment of
4 premiums or rates charged for policies of insurance, in the
5 amount of any dividends or other benefits payable thereon, or
6 in any other terms and conditions of the contract it makes. No
7 company, in any policy of accident or health insurance issued
8 in this State, shall refuse to insure or refuse to continue to
9 insure an individual solely because of the individual's
10 vaccination status.

11 (Source: P.A. 99-143, eff. 7-27-15.)