

# SB1110



## 102ND GENERAL ASSEMBLY

State of Illinois

2021 and 2022

SB1110

Introduced 2/25/2021, by Sen. Don Harmon

### SYNOPSIS AS INTRODUCED:

215 ILCS 5/356c

from Ch. 73, par. 968c

Amends the Illinois Insurance Code. Makes a technical change in a Section concerning the insurability of newborns.

LRB102 04937 BMS 14956 b

A BILL FOR

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 356c as follows:

6 (215 ILCS 5/356c) (from Ch. 73, par. 968c)

7 Sec. 356c. (1) No policy of accident and ~~and~~ health  
8 insurance providing coverage of hospital expenses or medical  
9 expenses or both on an expense incurred basis which in  
10 addition to covering the insured, also covers members of the  
11 insured's immediate family, shall contain any disclaimer,  
12 waiver or other limitation of coverage relative to the  
13 hospital or medical coverage or insurability of newborn  
14 infants from and after the moment of birth.

15 (2) Each such policy of accident and health insurance  
16 shall contain a provision stating that the accident and health  
17 insurance benefits applicable for children shall be granted  
18 immediately with respect to a newly born child from the moment  
19 of birth. The coverage for newly born children shall include  
20 coverage of illness, injury, congenital defects, birth  
21 abnormalities and premature birth.

22 (3) If payment of a specific premium is required to  
23 provide coverage for a child, the policy may require that

1 notification of birth of a newly born child must be furnished  
2 to the insurer within 31 days after the date of birth in order  
3 to have the coverage continue beyond such 31 day period and may  
4 require payment of the appropriate premium.

5 (4) In the event that no other members of the insured's  
6 immediate family are covered, immediate coverage for the first  
7 newborn infant shall be provided if the insured applies for  
8 dependent's coverage within 31 days of the newborn's birth.  
9 Such coverage shall be contingent upon payment of the  
10 additional premium.

11 (5) The requirements of this Section shall apply, on or  
12 after the sixtieth day following the effective date of this  
13 Section, (a) to all such non-group policies delivered or  
14 issued for delivery, and (b) to all such group policies  
15 delivered, issued for delivery, renewed or amended. The  
16 insurers of such non-group policies in effect on the sixtieth  
17 day following the effective date of this Section shall extend  
18 to owners of said policies, on or before the first policy  
19 anniversary following such date, the opportunity to apply for  
20 the addition to their policies of a provision as set forth in  
21 paragraph (2) above, with, at the option of the insurer,  
22 payment of a premium appropriate thereto.

23 (Source: P.A. 85-220.)