



103RD GENERAL ASSEMBLY

State of Illinois

2023 and 2024

HB2613

Introduced 2/15/2023, by Rep. Jed Davis

SYNOPSIS AS INTRODUCED:

215 ILCS 190/10

Amends the Short-Term, Limited Duration Health Insurance Coverage Act. Provides that any short-term, limited duration health insurance coverage policy that is delivered or issued for delivery in the State must have an expiration date in the policy that is less than 181 days after the effective date or December 31 of the current year, whichever is later (rather than must have an expiration date in the policy that is less than 181 days after the effective date).

LRB103 29383 BMS 55773 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 Short-Term, Limited-Duration Health
5 Insurance Coverage Act is amended by changing Section 10 as
6 follows:

7 (215 ILCS 190/10)

8 Sec. 10. Application; scope; duration of coverage.

9 (a) This Act applies to health insurance issuers that
10 offer short-term, limited-duration health insurance coverage
11 to individuals in this State and to short-term,
12 limited-duration health insurance coverage that is delivered
13 or issued for delivery in this State, including coverage
14 issued outside of this State that covers individuals in this
15 State.

16 (b) A short-term, limited-duration health insurance
17 coverage policy may not be issued or delivered to any person
18 residing in this State unless the policy, when delivered or
19 issued for delivery in this State, complies with the
20 provisions of this Act.

21 (c) Any short-term, limited-duration health insurance
22 coverage policy that is delivered or issued for delivery in
23 this State must have an expiration date in the policy that is

1 less than 181 days after the effective date or December 31 of
2 the current year, whichever is later, and shall not be
3 renewable or extendable within a period of 365 days after the
4 individual's coverage under the policy ends, either at the
5 option of the issuer or the individual. Renewal of a
6 short-term, limited-duration health insurance coverage policy
7 includes the issuance of a new short-term, limited-duration
8 health insurance policy by an issuer to a policyholder within
9 60 days after the expiration of a policy previously issued by
10 the issuer to the policyholder.

11 (d) Any short-term, limited-duration health insurance
12 coverage policy that is delivered or issued for delivery in
13 this State may not be rescinded before the expiration date in
14 the policy, except in cases of nonpayment of premiums, fraud,
15 or as provided in subsection (e).

16 (e) Any short-term, limited-duration health insurance
17 coverage policy that is delivered or issued for delivery in
18 this State shall contain an option for an individual to cancel
19 coverage after any 30-day interval during the term of the
20 plan.

21 (Source: P.A. 100-1118, eff. 11-27-18.)