

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 adding Section 356u.10 as follows:

6 (215 ILCS 5/356u.10 new)

7 Sec. 356u.10. Genetic testing and evidence-based cancer
8 imaging.

9 (a) For the purposes of this Section:

10 "Cost-sharing requirement" means a deductible,
11 coinsurance, copayment, or any similar out-of-pocket expense.

12 "Evidence-based cancer imaging" means evidence-based
13 cancer imaging modalities in accordance with the most recent
14 version of the National Comprehensive Cancer Network clinical
15 practice guidelines.

16 "Genetic testing for an inherited mutation" means germline
17 multi-gene testing for an inherited mutation associated with
18 an increased risk of cancer in accordance with evidence-based,
19 clinical practice guidelines.

20 (b) A group policy of accident and health insurance that
21 provides coverage for hospital or medical treatment or
22 services for illness on an expense-incurred basis and that is
23 amended, delivered, issued, or renewed after January 1, 2025

1 shall provide coverage, without imposing any cost-sharing
2 requirement, for all of the following:

3 (1) clinical genetic testing for an inherited gene
4 mutation for individuals with a personal or family history
5 of cancer that is recommended by a health care
6 professional; and

7 (2) evidence-based cancer imaging for individuals with
8 an increased risk of cancer as recommended by National
9 Comprehensive Cancer Network clinical practice guidelines.

10 (c) This Section shall not apply to coverage of genetic
11 testing or evidence-based cancer imaging to the extent such
12 coverage would disqualify a high-deductible health plan from
13 eligibility for a health savings account pursuant to Section
14 223 of the Internal Revenue Code.