

1 AN ACT concerning insurance.

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 351A-4 as follows:

6 (215 ILCS 5/351A-4) (from Ch. 73, par. 963A-4)

7 Sec. 351A-4. Limitation. A ~~No~~ long-term care insurance  
8 policy may not:

9 (1) Be cancelled, nonrenewed or otherwise  
10 terminated on grounds of the age or the deterioration of  
11 the mental or physical health of the insured individual  
12 or certificate holder.

13 (2) Contain a provision establishing a new waiting  
14 period in the event existing coverage is converted to or  
15 replaced by a new or other form, except with respect to  
16 an increase in benefits voluntarily selected by the  
17 insured individual or group policyholder.

18 (3) Provide coverage for skilled nursing care only  
19 or provide significantly more coverage for skilled care  
20 in a facility than coverage for lower levels of care.

21 (Source: P.A. 92-148, eff. 7-24-01.)