

SB0774



94TH GENERAL ASSEMBLY
State of Illinois
2005 and 2006
SB0774

Introduced 2/18/2005, by Sen. John J. Cullerton

SYNOPSIS AS INTRODUCED:

215 ILCS 5/356z.2

Amends the Illinois Insurance Code. Requires an accident and health insurance policy to cover charges incurred and anesthetics provided in conjunction with dental care that is provided to certain covered individuals in a dental office.

LRB094 08848 LJB 39067 b

A BILL FOR

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 356z.2 as follows:

6 (215 ILCS 5/356z.2)

7 Sec. 356z.2. Coverage for adjunctive services in dental
8 care.

9 (a) An individual or group policy of accident and health
10 insurance amended, delivered, issued, or renewed after the
11 effective date of this amendatory Act of the 94th ~~92nd~~ General
12 Assembly shall cover charges incurred, and anesthetics
13 provided, in conjunction with dental care that is provided to a
14 covered individual in a hospital, ~~or~~ an ambulatory surgical
15 treatment center, or a dental office if any of the following
16 applies:

17 (1) the individual is a child age 6 or under;

18 (2) the individual has a medical condition that
19 requires hospitalization or general anesthesia for dental
20 care; or

21 (3) the individual is disabled.

22 (b) For purposes of this Section, "ambulatory surgical
23 treatment center" has the meaning given to that term in Section
24 3 of the Ambulatory Surgical Treatment Center Act.

25 For purposes of this Section, "disabled" means a person,
26 regardless of age, with a chronic disability if the chronic
27 disability meets all of the following conditions:

28 (1) It is attributable to a mental or physical
29 impairment or combination of mental and physical
30 impairments.

31 (2) It is likely to continue.

32 (3) It results in substantial functional limitations

1 in one or more of the following areas of major life
2 activity:

- 3 (A) self-care;
- 4 (B) receptive and expressive language;
- 5 (C) learning;
- 6 (D) mobility;
- 7 (E) capacity for independent living; or
- 8 (F) economic self-sufficiency.

9 (c) The coverage required under this Section may be subject
10 to any limitations, exclusions, or cost-sharing provisions
11 that apply generally under the insurance policy.

12 (d) This Section does not apply to a policy that covers
13 only dental care.

14 (e) Nothing in this Section requires that the dental
15 services be covered.

16 (f) The provisions of this Section do not apply to
17 short-term travel, accident-only, limited, or specified
18 disease policies, nor to policies or contracts designed for
19 issuance to persons eligible for coverage under Title XVIII of
20 the Social Security Act, known as Medicare, or any other
21 similar coverage under State or federal governmental plans.

22 (Source: P.A. 92-764, eff. 1-1-03.)