- 1 AN ACT relating to 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 370c as follows:
- 6 (215 ILCS 5/370c) (from Ch. 73, par. 982c)
- 7 Sec. 370c. (1) On and after the effective date of this
- 8 Section, every insurer which delivers, issues for delivery or
- 9 renews or modifies group A&H policies providing coverage for
- 10 hospital or medical treatment or services for illness on an
- 11 expense-incurred basis shall offer to the applicant or group
- 12 policyholder subject to the insurers standards of
- insurability, coverage for reasonable and necessary treatment
- 14 and services for mental, emotional or nervous disorders or
- 15 conditions up to the limits provided in the policy for other
- 16 disorders or conditions, except (i) the insured may be
- 17 required to pay up to 50% of expenses incurred as a result of
- 18 the treatment or services, and (ii) the annual benefit limit
- 19 may be limited to the lesser of \$10,000 or 25% of the
- 20 lifetime policy limit.
- 21 (2) Each insured that is covered for mental, emotional
- 22 or nervous disorders or conditions shall be free to select
- 23 the physician licensed to practice medicine in all its
- 24 branches, licensed clinical psychologist,  $\Theta r$  licensed
- 25 clinical social worker, or licensed clinical professional
- 26 <u>counselor</u> of his choice to treat such disorders, and the
- 27 insurer shall pay the covered charges of such physician
- 28 licensed to practice medicine in all its branches, licensed
- 29 clinical psychologist, or licensed clinical social worker, or
- 30 <u>licensed clinical professional counselor</u> up to the limits of
- 31 coverage, provided (i) the disorder or condition treated is

- 1 covered by the policy, and (ii) the physician, licensed
- 2 psychologist, or licensed clinical social worker, or licensed
- 3 <u>clinical professional counselor</u> is authorized to provide said
- 4 services under the statutes of this State and in accordance
- 5 with accepted principles of his profession.
- 6 Insofar as this Section applies solely to licensed
- 7 clinical social workers <u>and licensed clinical professional</u>
- 8 <u>counselors</u>, those persons who may provide services to
- 9 individuals shall do so after the licensed clinical social
- 10 worker or licensed clinical professional counselor has
- 11 informed the patient of the desirability of the patient
- 12 conferring with the patient's primary care physician and the
- 13 licensed clinical social worker or licensed clinical
- 14 <u>professional counselor</u> has provided written notification to
- 15 the patient's primary care physician, if any, that services
- 16 are being provided to the patient. That notification may,
- 17 however, be waived by the patient on a written form. Those
- 18 forms shall be retained by the licensed clinical social
- 19 worker or licensed clinical professional counselor for a
- 20 period of not less than 5 years.
- 21 (Source: P.A. 86-1434.)
- 22 Section 99. Effective date. This Act takes effect upon
- 23 becoming law.