

ACA Student Health Plan Checklist

Company Name:

SERFF Tracking #:

Checklist Directions

• The checklist corresponding with the TOI of the filing must be completed to indicate where in the filing the statutory requirements appear (e.g. form number, page number and section number).
IMPORTANT NOTICE: This Checklist does not include all requirements of Illinois laws, regulations or bulletins. Companies are responsible for reviewing Illinois laws, regulations and bulletins to ensure compliance with all statutory requirements for both benefits and company procedures. Please review the QHP company bulletin for filing requirements. Variability is limited to those items allowed in the QHP bulletin.

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SECTION A - GENERAL FILING REQUIREMENTS

| Line | Review Requirement | Reference | Items that must be included with Filing | Location in filing |
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| a.1 | Review Requirements Checklist | Review Requirements Checklists | A completed checklist must be attached in the appropriate section under the Supporting Documentation tab in the SERFF filing. Filings submitted without the correct completed checklist for the product included in the filing will be rejected. | |
| a.2 | Certificate of Compliance | 50 IAC 916.50 | Each company doing business in the State of Illinois shall submit with each form filing a Certificate of Compliance under the Supporting Documentation Tab, as described in Section 916.50 and Exhibit A. | |
| a.3 | Rate Filing | 215 ILCS 5/355 | Provide the SERFF Tracking # of the Rate filing. | SERFF Tracking # |
| a.4 | External Review Filing | 215 ILCS 180 et. al. 50 IAC 4530.40 | Companies must file all required sample notices found on the External Review Checklist. | SERFF Tracking # |
| a.5 | Network Filing Required | 215 ILCS 124 et. al. 50 IAC 4540 et. al. | Provide SERFF tracking number for Network Adequacy and Transparency Act required filing. | SERFF Tracking # |
| a.6 | Letter of Submission | 50 IAC 916.40(b) 50 IAC 2001.130(a)(3) | 1). Each form must bear an identifying form number in the lower left corner of the first page. 2). The insurer shall file a letter of submission, or provide the following information in the "Filing Description" field under the "General Information" tab in SERFF, containing: The name of the form, if any, and identifying form #; Whether the submission is a new form; If the form is intended to supersede another, the number of the form replaced and the date it was approved by the Department, with all changes from the previously approved form highlighted. | Affirmed <input type="checkbox"/> |
| a.7 | Summary of Benefits & Coverage | 50 IAC 2001.10 | A group health plan (and its administrator as defined in section 3(16)(A) of ERISA), and a health insurance issuer offering group or individual health insurance coverage, is required to file for the Director's approval prior to use a written summary of benefits and coverage (SBC) for each benefit package and provide the SBC without charge to entities and individuals | Affirmed <input type="checkbox"/> |
| a.8 | Outline of Coverage | 215 ILCS 5/355a(5)(a) 215 ILCS 5/355a(5)(b) 50 IAC 2007.80(b)(g) 50 IAC 916.30 | No policy shall be delivered or issued for delivery in this State unless an outline of coverage either accompanies the policy, or is delivered to the applicant at the time the application is made, and an acknowledgment signed by the insured, of receipt of delivery of the outline is provided to the insurer | Affirmed <input type="checkbox"/> |

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| a.9 | Mental Health/Substance Use Disorder – Supporting Documentation Checklist | Mental Health Parity Checklist | Issuers must complete and attach the Mental Health/Substance Use Disorder – Supporting Documentation Template under the Supporting Documentation tab of this filing. | Affirmed <input type="checkbox"/> |
| a.10 | Mental Health Parity Methodology | 45 CFR 146.136 45 CFR 146.137 | Carriers must provide methodology for determination of parity of benefits with the filing under the appropriate section of the supporting documentation in this filing. These documents may be marked as proprietary information. | Affirmed <input type="checkbox"/> |
| a.11 | Form of Policy | 215 ILCS 5/356a 50 IAC 916 et al. | No policy of accident and health insurance may be delivered or issued for delivery to any person in this state unless it adheres to the provisions of this section. | Affirmed <input type="checkbox"/> |
| a.12 | Form Numbers | 215 ILCS 356a(1)(f) 50 IAC 916.40(b)(2)(A) 50 IAC 2001.130(a)(2) | Each form must bear an identifying form number in the lower left corner of the policy form to be approved. Form numbers are limited to 30 characters. | Affirmed <input type="checkbox"/> |
| a.13 | POS Indemnity policy | | If PPO policy serves as POS indemnity associated policy for an HMO/POS plan, this filing must have a POS sub-TOI. Additionally, please provide SERFF tracking number of the associated HMO filing with POS sub-TOI that serves as the base for the POS plan. | SERFF Tracking # |
| SECTION B - CONTRACTUAL POLICY REQUIREMENTS | | | | |
| b.1 | Civil Union | 750 ILCS 75/10 750 ILCS 75/20 | Any definition or use of the terms “spouse,” “family,” “immediate family,” “dependent,” “next of kin,” and other terms descriptive of spousal relationships must include the term “Civil Union.” This includes the terms “marriage” or “married,” or variations thereon. All contracts of insurance issued by Illinois-licensed insurers on Illinois risks must comply with the Act. | |
| b.2 | Discrimination | 215 ILCS 5/364 50 IAC 2603 | PROHIBITED | |
| b.3 | Free-Look/Right to Examine Policy | 215 ILCS 5/355a(5)(a) | The policy must include on the first page a notice that the policyholder has the right to return the policy within 10 days of its delivery and to have the premium refunded if after examination of the policy the policyholder is not satisfied for any reason. (The Department requests that language include an explanation of possible ramifications of returning the policy if open enrollment or special enrollment period has expired at the time policy is returned; i.e., individual will not be able to purchase another policy until next open enrollment or special enrollment period.) | |
| b.4 | Pre-Existing Condition Exclusion | 50 IAC 2001.5 215 ILCS 97/20 | PROHIBITED | |
| b.5 | Discretionary Clauses Prohibited | 50 IAC 2001.3 | PROHIBITED | |
| b.6 | Entire Contract | 215 ILCS 5/357.2 | ILLINOIS STATUTORY LANGUAGE REQUIRED "ENTIRE CONTRACT; CHANGES: This policy, including the endorsements and the attached papers, if any, constitutes the entire contract of insurance. No change in this policy shall be valid until approved by an executive officer of the company and unless such approval be endorsed hereon or attached hereto. No agent has authority to change this policy or to waive any of its provisions." | |
| b.7 | Time Limit on Certain Defenses | 215 ILCS 5/357.3 | ILLINOIS STATUTORY LANGUAGE REQUIRED - "INCONTESTABLE": "After this policy has been in force for a period of 2 years during the lifetime of the insured (excluding any period during which the insured is a person with a disability), it shall become incontestable as to the statements contained in the application." "No claim for loss incurred or disability (as defined in the policy) commencing after 2 years from the date of issue of this policy shall be reduced or denied on the ground that a disease or physical condition not excluded from coverage by name or specific description effective on the date of loss had existed prior to the effective date of coverage of this policy." | |
| b.8 | Grace Period | 215 ILCS 5/357.4 | ILLINOIS STATUTORY LANGUAGE REQUIRED - "GRACE PERIOD: A grace period of (insert a number not less than "7" for weekly premium policies, "10" for monthly premium policies and "31" for all other policies) days will be granted for the payment of each premium falling due after the first premium, during which grace period the policy shall continue in force." | |

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| b.9 | Reinstatement | 215 ILCS 5/357.5 | <p>"REINSTATEMENT: If any renewal premium be not paid within the time granted the insured for payment, a subsequent acceptance of premium by the company or by any agent duly authorized by the company to accept such premium, without requiring in connection therewith an application for reinstatement, shall reinstate the policy; provided, however, that if the company or such agent requires an application for reinstatement and issues a conditional receipt for the premium tendered, the policy will be reinstated upon approval of such application by the company or, lacking such approval, upon the 45th day following the date of such conditional receipt unless the company has previously notified the insured in writing of its disapproval of such application. The reinstated policy shall cover only loss resulting from such accidental injury as may be sustained after the date of reinstatement and loss due to such sickness as may begin more than 10 days after such date. In all other respects the insured and company shall have the same rights thereunder as they had under the policy immediately before the due date of the defaulted premium, subject to any provisions endorsed hereon or attached hereto in connection with the reinstatement. Any premium accepted in connection with a reinstatement shall be applied to a period for which premium has not been previously paid, but not to any period more than 60 days prior to the date of reinstatement."</p> | |
| b.10 | Notice of Claim | 215 ILCS 5/357.6 | <p>ILLINOIS STATUTORY LANGUAGE REQUIRED - "NOTICE OF CLAIM: Written notice of claim must be given to the company within 20 days after the occurrence or commencement of any loss covered by the policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the insured or the beneficiary to the company at (insert the location of such office as the company may designate for the purpose), or to any authorized agent of the company, with information sufficient to identify the insured, shall be deemed notice to the company."</p> | |
| b.11 | Claims - Claim Forms | 215 ILCS 5/357.7 | <p>ILLINOIS STATUTORY LANGUAGE REQUIRED -- "CLAIM FORMS: The company, upon receipt of a notice of claim, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not furnished within 15 days after the giving of such notice the claimant shall be deemed to have complied with the requirements of this policy as to proof of loss upon submitting, within the time fixed in the policy for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made."</p> | |
| b.12 | Claims - Proof of Loss | 215 ILCS 5/357.8 | <p>ILLINOIS STATUTORY LANGUAGE REQUIRED -- "PROOFS OF LOSS: Written proof of loss must be furnished to the company at its said office in case of claim for loss for which this policy provides any periodic payment contingent upon continuing loss within 90 days after the termination of the period for which the company is liable and in case of claim for any other loss within 90 days after the date of such loss. Failure to furnish such proof within the time required shall not invalidate nor reduce any claim if it was not reasonably possible to give proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity, later than one year from the time proof is otherwise required."</p> | |
| b.13 | Claims - Timely Payment | 215 ILCS 5/368a(c) 215 ILCS 5/357.9 | <p>ILLINOIS STATUTORY LANGUAGE REQUIRED -- "TIME OF PAYMENT OF CLAIMS: Indemnities payable under this policy for any loss other than loss for which this policy provides any periodic payment will be paid immediately upon receipt of due written proof of such loss. Subject to due written proof of loss, all accrued indemnities for loss for which this policy provides periodic payment will be paid..... (insert period for payment which must not be less frequently than monthly) and any balance remaining unpaid upon the termination of liability, will be paid immediately upon receipt of due written proof."</p> | |

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| b.14 | Claims - Payment of Claims to Beneficiary, Estate, etc. | 215 ILCS 5/357.10 | <p>STATUTORY LANGUAGE REQUIRED - "PAYMENT OF CLAIMS: Indemnity for loss of life will be payable in accordance with the beneficiary designation and provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective, such indemnity shall be payable to the estate of the insured. Any other accrued indemnities unpaid at the insured's death may, at the option of the company, be paid either to such beneficiary or to such estate. All other indemnities will be payable to the insured."</p> <p>OPTIONAL: "If any indemnity of this policy shall be payable to the estate of the insured, or to an insured or beneficiary who is a minor or otherwise not competent to give a valid release, the company may pay such indemnity, up to an amount not exceeding \$... (insert an amount which shall not exceed \$1000), to any relative by blood or connection by marriage of the insured or beneficiary who is deemed by the company to be equitably entitled thereto. Any payment made by the company in good faith pursuant to this provision shall fully discharge the company to the extent of such payment.</p> <p>"Subject to any written direction of the insured in the application or otherwise all or a portion of any indemnities provided by this policy on account of hospital, nursing, medical, or surgical services may, at the company's option and unless the insured requests otherwise in writing not later than the time of filing proofs of such loss, be paid directly to the hospital or person rendering such services; but it is not required that the service be rendered by a particular hospital or person. Nothing in this provision shall prohibit an insurer from providing incentives for insureds to utilize the services of a particular hospital or person."</p> |
| b.15 | Physical Examinations and Autopsy | 215 ILCS 5/357.11 | ILLINOIS STATUTORY LANGUAGE REQUIRED - "PHYSICAL EXAMINATIONS AND AUTOPSY: The company at its own expense shall have the right and opportunity to examine the person of the insured when and as often as it may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death where it is not forbidden by law." |
| b.16 | Legal Action | 215 ILCS 5/357.12 | ILLINOIS STATUTORY LANGUAGE REQUIRED - "LEGAL ACTIONS: No civil action shall be brought to recover on this policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this policy. No such action shall be brought after the expiration of 3 years after the time written proof of loss is required to be furnished." |
| b.17 | Change of Beneficiary | 215 ILCS 5/357.13 | STATUTORY LANGUAGE REQUIRED - "CHANGE OF BENEFICIARY: Unless the insured makes an irrevocable designation of beneficiary, the right to change of beneficiary is reserved to the insured and the consent of the beneficiary or beneficiaries shall not be requisite to surrender or assignment of this policy or to any change of beneficiary or beneficiaries, or to any other changes in this policy." (The first clause of this provision, relating to the irrevocable designation of beneficiary, may be omitted at the company's option.) |
| b.18 | Misstatement of Age | 215 ILCS 5/357.16 | ILLINOIS STATUTORY LANGUAGE REQUIRED: "MISSTATEMENT OF AGE: If the age of the insured has been misstated, all amounts payable under this policy shall be such as the premium paid would have purchased at the correct age." |
| b.19 | Other Insurance in Company | 215 ILCS 5/357.17 | ILLINOIS REQUIRED STATUTORY LANGUAGE: "OTHER INSURANCE IN THIS COMPANY: If an accident or health or accident and health policy or policies previously issued by the company to the insured be in force concurrently herewith, making the aggregate indemnity for... (insert type of coverage or coverages) in excess of \$(insert maximum limit of indemnity or indemnities) the excess insurance shall be void and all premiums paid for such excess shall be returned to the insured or to his estate."or, in lieu thereof: "Insurance effective at any one time on the insured under a like policy or policies in this company is limited to the one such policy elected by the insured, his beneficiary or his estate, as the case may be, and the company will return all premiums paid for all other such policies." |
| b.20 | Coordination of Benefits | 215 ILCS 5/367(11a) 215 ILCS 5/367(11b) 50 IAC 2009 - Exhibit A | Policies are permitted, but not required, to contain coordination of benefits (COB) provisions consistent with the requirements of 50 IAC 2009. |
| b.21 | Insurance with Other Companies | 215 ILCS 5/357.18 215 ILCS 5/357.19 | OPTIONAL - <i>If included</i> , policy must contain statutory required language. "No policy shall reduce benefits solely on account of the existence of similar benefits provided under other policies where such reduction would reduce total benefits payable below an amount equal to 100% of total allowable expenses provided under the policies. Establishes the "Birthday rule" for dependents covered under the policies." |

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| b.22 | Reimbursement Provisions | 215 ILCS 5/357.18 215 ILCS 5/357.19 50 IAC 2020.40 | OPTIONAL - <i>If included</i> , policy must contain statutory required language. 1). "If a covered person recovers expenses for sickness or injury that occurred due to the negligence of a third party, we have the right to first reimbursement for all benefits we paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the covered person, the covered person's parents if the covered person is a minor, or the covered person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability." 2). "If a covered person recovers expenses for sickness or injury that occurred due to the negligence of a third party, we have the right to reimbursement for all benefits we paid from any and all damages collected from the negligent third party for those same expenses whether by action at law, settlement, or compromise, by the covered person, covered person's parents if the covered person is a minor, or covered person's legal representative as a result of that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability." |
| b.23 | Subrogation Provision | 215 ILCS 5/357.18 215 ILCS 5/357.19 50 IAC 2020.50 | OPTIONAL - <i>If included</i> , policy must contain statutory required language. In addition to any other requirements set forth in the Code or Department's regulations, if an insurer includes a subrogation provision in its policy, that provision shall be in the form as follows: "We are assigned the right to recover from the negligent third party, or his or her insurer, to the extent of the benefits we paid for that sickness or injury. You are required to furnish any information or assistance, or provide any documents that we may reasonably require in order to exercise our rights under this provision. This provision applies whether or not the third party admits liability." |
| b.24 | Premium – Unpaid | 215 ILCS 5/357.21 | ILLINOIS REQUIRED STATUTORY LANGUAGE -- "UNPAID PREMIUM: Upon the payment of a claim under this policy, any premium then due and unpaid or covered by any note or written order may be deducted therefrom." |
| b.25 | Disclosure of Conformity with State Statutes | 215 ILCS 5/357.23 | ILLINOIS STATUTORY REQUIRED LANGUAGE: "CONFORMITY WITH STATE STATUTES: Any provision of this policy which, on its effective date, is in conflict with the statutes of the state in which the insured resides on such date is hereby amended to conform to the minimum requirements of such statutes." |
| b.26 | Illegal Occupation | 215 ILCS 5/357.24 | ILLINOIS STATUTORY REQUIRED LANGUAGE: "ILLEGAL OCCUPATION: The company shall not be liable for any loss to which a contributing cause was the insured's commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation." |
| b.27 | Premium Pro-Rata Refund | 215 ILCS 5/357.31 | Insurers must provide pro-rata refunds of premium upon receipt of proper notification of insured's death. Refund may not be based on short-rate table. |
| b.28 | Termination of policy | 215 ILCS 97/50 | A health insurer issuing individual coverage must renew or continue in force coverage at the option of the individual except for: 1. Nonpayment of premium 2. Fraud 3. Termination of the plan 4. Movement outside the service area; or 5. Association membership ceases |
| b.29 | Administrative Complaints and Appeals | 215 ILCS 134/50 | 1) Healthcare plans must accept and review appeals of determinations and complaints related to administrative issues (not healthcare services, procedures & treatments) initiated by enrollees or healthcare providers. 2) Complainants not satisfied with the plan's resolution of any complaint may appeal that final plan decision to the Department. |
| b.30 | Notice of Department of Insurance | 215 ILCS 5/143c 50 IAC 931.40 215 ILCS 5/401 | Policy must provide the address of complaint department of the insurance company and the address of the Illinois Department of Insurance: The Illinois Department of Insurance Office of Consumer Health Insurance 320 West Washington Street Springfield, IL 62767 |
| b.31 | Binding Arbitration | 215 ILCS 5/356z.3a(d) | In the event that a medical bill is not resolved within 30 days, permits the health insurance issuer, nonparticipating provider, or the facility to initiate binding arbitration for a single bill or group of bills. The party requesting arbitration shall notify the other party arbitration has been initiated and state its final offer before arbitration. In response to this notice, the non-requesting party shall inform the requesting party of its final offer before the arbitration occurs. |

SECTION C - NETWORK POLICY REQUIREMENTS

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| c.1 | Provider Termination - Transition of Care | 45 CFR 156.230(d)(2) 215 ILCS 134/25 215 ILCS 124/20(a)(b) (UPDATED) P.A. 104-0333 50 IAC 4520.60 | Policy must contain a provision to ensure continuity of care for enrollees in cases where a provider is terminated without cause or for new members whose provider is not a member of the plan's network. Must allow an enrollee in active course of treatment to continue treatment until the treatment is complete or for 90 days, whichever is shorter, at in-network cost sharing rates. | |
| c.2 | Women's Principal HealthCare Provider | 215 ILCS 5/356r | Insurer that requires insured to select PCP must allow female insureds the right to select a participating woman's principal health care provider. Notification required. | |
| c.3 | Accessibility or Availability of In-Network Providers | 215 ILCS 124/10 (b)(6) | The policy must include a provision that ensures that whenever a beneficiary has made a good faith effort to utilize preferred providers for a covered service and it is determined the insurer does not have the appropriate provider in the network, the consumer, with prior approval through the insurer, can see an out of network provider at no greater cost-sharing than if the provider had been contracted with the plan. | |
| c.4 | Limited Benefit Disclosure | 215 ILCS 5/356z.3 | ILLINOIS STATUTORY LANGUAGE REQUIRED: Policies must include the following disclosure on its contracts and all evidence of coverage: "WARNING, LIMITED BENEFITS WILL BE PAID WHEN NON-PARTICIPATING PROVIDERS ARE USED. YOU CAN EXPECT TO PAY MORE THAN THE COST-SHARING AMOUNT DEFINED IN THE POLICY IN NON-EMERGENCY SITUATIONS. Except in limited situations governed by the federal No Surprises Act or Section 356z.3a of the Illinois Insurance Code (215 ILCS 5/356z.3a), non-participating providers furnishing non-emergency services may bill members for any amount up to the billed charge after the plan has paid its portion of the bill. If you elect to use a non-participating provider, plan benefit payments will be determined according to your policy's fee schedule, usual and customary charge (which is determined by comparing charges for similar services adjusted to the geographical area where the services are performed), or other method as defined by the policy. Participating providers have agreed to ONLY bill members the cost-sharing amounts. You may obtain further information about the participating status of professional providers and information on out-of-pocket expenses by calling the toll-free telephone number on your identification card." | |
| c.5 | Emergency Services Incurred with Non-Participating Providers | 50 IAC 4520.110(c) 215 ILCS 124/10(b)(7) | Policy must state that benefits for emergency care received from non-participating provider must be paid at no greater out-of-pocket to the member than had a participating provider been utilized. | |
| c.6 | Notice of Provider Nonrenewal or Termination | 215 ILCS 124/15(a) | A health care plan is required to provide 60 days' notice of nonrenewal or termination of a health care provider to both the provider and to his/her enrollees. *Applies to all plans with provider networks with effective dates of 01/01/2019 or later pursuant to passage of the Network Adequacy and Transparency Act (215 ILCS 124) | |

SECTION D - MEMBERSHIP/ELIGIBILITY/COVERAGE PERIOD

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| d.1 | Dependent Children - Adopted (and Pending) and Foster | 215 ILCS 5/356h 26 USC 152(f)(c) 42 USC 300gg-91(d)(12) | A policy that covers the insured's immediate family or children must provide the same coverage for an adopted child or a child not residing with the insured. | |
| d.2 | Dependent Children - Disabled | 215 ILCS 5/356b | If a policy contains a provision for a limiting age for dependents, that provision will not be applicable to a disabling condition that occurred before the attainment of the limiting age. | |
| d.3 | Dependent Children - Newborn | 215 ILCS 5/356c | A policy of accident and health insurance shall cover the hospital or medical expenses of newborn infants from and after the moment of birth. To guarantee coverage from the moment of birth, the insured must apply for coverage for the newborn within 31 days of birth. | |
| d.4 | Dependent Children Covered to Age 26 or 30 | 215 ILCS 5/356z.12 45 CFR 147.120 et al. | A policy that includes dependent coverage must offer coverage to all dependents up to age 26, regardless of marital status, financial dependency on parents or residence. Policies must include coverage for dependents up to age 30, who is an Illinois resident, who has been released from military service other than dishonorable discharged. | |
| d.5 | Dependent Parent Coverage | 215 ILCS 5/356z.73 | A group or individual policy of accident and health insurance issued, amended, delivered, or renewed after January 1, 2026 that provides dependent coverage shall make that dependent coverage available to the parent or stepparent of the insured if the parent or stepparent meets the definition of a qualifying relative under 26 U.S.C. 152(d) and lives or resides within the accident and health insurance policy's service area. | |

SECTION E - OUT-OF-POCKET/ ELIGIBLE EXPENSES

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| e.1 | Out-Of- Pocket Expense | Section 1302 of the ACA 42 USC 300gg-6 | Policy must state all out-of-pocket limitations. The ACA sets the annual limitation on cost sharing. 2027 Out-of-pocket maximums: Self-Only \$10,600 -- Other than self-only coverage \$21,200 . | |
| e.2 | Precertification Penalties | 215 ILCS 124/10(b)(8) | If a plan intends to impose penalties for failure to pre-certify a hospital admission, the penalty must be defined in the policy and may not exceed \$1,000. The penalty may be no more frequent than a per confinement basis. | |

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| e.3 | Emergency Services Prior to Stabilization | 215 ILCS 134/65 50 IAC 4520.110(b) 215 ILCS 356z.3a(a)(6) | The plan shall cover emergency services in a manner that those services will be provided without imposing a requirement under the plan for prior authorization of services or any limitation on coverage when the provider of services does not have a contractual relationship with the plan for the providing of services. | |
| e.4 | Post Stabilization Services | 215 ILCS 134/70 50 IAC 4520.120 215 ILCS 356z.3a(a)(6)(1) | If prior authorization for covered post-stabilization services is required by the healthcare plan, the plan shall provide access 24 hours a day, 7 days a week to persons designated by the plan to make such determinations. The health care plan shall provide reimbursement for covered post-stabilization medical services if: (1) Authorization to render them is received from the healthcare plan or its delegated health care provider, or (2) After two documented good faith efforts, the treating health care provider has attempted to contact the enrollee's health care plan and neither the plan nor designated persons were accessible or the authorization was not denied within 60 minutes of the request. | |
| e.5 | Copay/Deductible Accumulators | 215 ILCS 134/30(d) | A health care plan shall apply any third-party payments, financial assistance, discount, product vouchers, or any other reduction in out-of-pocket expenses made by or on behalf of such insured for prescription drugs toward a covered individual's deductible, copay, or cost-sharing responsibility, or out-of-pocket maximum associated with the individual's health insurance. | |

SECTION F - BENEFITS - ILLINOIS MANDATES / ESSENTIAL HEALTH BENEFITS

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| f.1 | Essential Health Benefits | Section 1302 of the ACA 42 USC 18022 45 CFR 156.155(a)(3) 45 CFR 147.126 50 IAC 2001.11 50 IAC 2001.6 | Mandated | |
| f.2 | Inpatient Hospital Services (e.g., Hospital Stay) | Benchmark p. 15 | Essential Health Benefit | |
| f.3 | Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services) | Benchmark p. 15 | Essential Health Benefit | |
| f.4 | Outpatient Facility Fee (e.g., Ambulatory Surgery Center) | Benchmark p. 21 | Essential Health Benefit | |
| f.5 | Emergency Medical Condition | 215 ILCS 5/155.36 215 ILCS 134/10 Benchmark p. 7 | Essential Health Benefit Required to use definition of emergency medical condition as defined in the Managed Care Reform and Patient's Rights Act. | |
| f.6 | Emergency Transportation/ Ambulance | 215 ILCS 356z.3a (New) P.A. 104-0248 Benchmark p. 4, 17 | Mandated Provides group or individual policy of accident and health insurance urgent and emergency ground ambulance service by a participating provider. | |
| f.7 | Ground Ambulance Services Provided by Non-Participating Ground Ambulance Providers | 215 ILCS 5/356z.3a(b-10) (NEW) 215 ILCS 5/356z.3a(b-10)(2) (NEW) 215 ILCS 125/5-3(a) P.A. 104-0248 | Mandated Any group or individual policy of accident and health insurance amended, delivered, issued, or renewed on or after January 1, 2027, shall provide coverage for both emergency ground ambulance service and urgent ground ambulance service. Members shall incur no greater out-of-pocket costs if services are received by a non-participating provider than would incur by a participating provider. | |
| f.8 | Emergency Room Services | Benchmark p. 7, 13 | Essential Health Benefit | |
| f.9 | Coverage for Mobile Integrated Health Care Services | 215 ILCS 5/356z.71 | Mandated A group or individual policy of accident and health insurance or a managed care plan that is amended, delivered, issued, or renewed on or after January 1, 2026, shall provide coverage to an eligible recipient for medically necessary mobile integrated health care services. | |
| f.10 | Emergency Medical Care - Criminal Sexual Assault | 215 ILCS 5/367(8) 215 ILCS 5/356e | Policy must state that it will provide coverage for charges for testing and examination for victims of criminal sexual assault for actual expenses incurred, without offset or reduction for benefit deductibles or coinsurance amounts. | |
| f.11 | Home Health Care | 215 ILCS 5/356z.53 Benchmark p. 5 | Mandated | |
| f.12 | Hospice | Benchmark p. 28 | Essential Health Benefit | |
| f.13 | Skilled Nursing Facility | Benchmark p. 21 | Essential Health Benefit | |
| f.14 | Office Visit | Benchmark p. 8, 11 | Essential Health Benefit | |

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| f.15 | Physician Surgical Benefits | Benchmark p. 10 | Including assist at surgery services | |
| f.16 | Anesthesia Services | Benchmark p. 10 | Inpatient and Ambulatory Surgical Centers | |
| f.17 | Anesthesia Services-Duration | 215 ILCS 5/356z.80 (NEW) P.A. 104-0042 | Mandated Shall provide coverage for medically necessary anesthesia services, regardless of the duration, for any procedure covered by the policy. May not deny payment for reimbursement for anesthesia services solely because of the duration of care exceeded a present time limit. | |
| f.18 | Dental Anesthesia Services - Other Indications | 215 ILCS 5/356z.2 Benchmark p. 10 | Mandated for certain criteria | |
| f.19 | Dental Anesthesia Services - Autism | 215 ILCS 5/356z.2(a-5) | Mandated under age 26 | |
| f.20 | Anesthesia Services – Oral Surgery | Benchmark p. 10 | Benefits are provided for anesthesia services administered by oral and maxillofacial surgeons when such services are rendered in the surgeon's office or Ambulatory Surgical Facility | |
| f.21 | Allergy Testing and Treatment (Serum) | Benchmark p. 11 | Essential Health Benefit | |
| f.22 | Amino Acid-Based Elemental Formulas | 215 ILCS 5/356z.10 | Mandated | |
| f.23 | Bariatric Surgery (Obesity) | Benchmark p. 21 | Essential Health Benefit | |
| f.24 | Breast - Fibrocystic Breast Condition | 215 ILCS 5/356n | Policy must provide coverage for fibrocystic breast condition. | |
| f.25 | Breast - Post Mastectomy Care | 215 ILCS 5/356t Benchmark p. 24 | Mandated | |
| f.26 | Breast Cancer Pain Medication and Therapy | 215 ILCS 5/356g,5-1 Benchmark p. 12 & 32 | Mandated | |
| f.27 | Breast Implant Removal | 215 ILCS 356p Benchmark p. 25 | Mandated | |
| f.28 | Breast Reconstruction After Mastectomy | 215 ILCS 5/356g(b) Benchmark p. 24 50 IAC 2016 | Mandated | |
| f.29 | Breast Reduction Surgery | 215 ILCS 5/356z.54 | Mandated | |
| f.30 | Qualified Clinical Cancer Trials | 215 ILCS 5/364.01 Benchmark p. 34 | Policy must not exclude routine patient care services if associated with a clinical cancer trial and the services are included in the policy benefit structure. | |
| f.31 | Chiropractic & Osteopathic Manipulation | Benchmark p. 12 | Essential Health Benefit May be limited to 25 visits per benefit period. | |
| f.32 | Accidental Injury -- Dental | Benchmark p. 17 | Essential Health Benefit | |
| f.33 | Dental Care - Oral Surgery | Benchmark p. 10 | Essential Health Benefit Allowed limitations found in the Benchmark | |
| f.34 | Temporomandibular Joint Disorder (TMJ) | Benchmark p. 24 215 ILCS 5/356q | Essential Health Benefit TMJ optional coverage expansion. | |
| f.35 | Coverage for Care and Treatment of Major Injury to jaw (Accident/Disease) | 215 ILCS 5/356z.78 | Mandated Medically necessary care and treatment to address a major injury to the jaw either through an accident or disease includes: (1) Oral and facial surgery, including reconstructive services and procedures necessary to improve, restore, or maintain vital functions; (2) Dental implants, crowns, or bridges; (3) Prosthetic treatment such as obturators, speech appliances, and feeding appliances; (4) Orthodontic treatment and management; (5) Prosthodontic treatment and management; and (6) Otolaryngology treatment and management. Coverage under this Section may impose the same deductibles, coinsurance, or other cost-sharing limitations that are imposed on other related benefits under the policy. | |
| f.36 | Diabetes - Self Management, Education and Nutrition | 215 ILCS 5/356w(b)(c) Benchmark p. 11 | Mandated Essential Health Benefit | |
| f.37 | Routine Foot Care | 215 ILCS 5/356w(f) Benchmark p. 11, 35 | Mandated for persons diagnosed with Diabetes | |

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| f.38 | Diabetic Supplies | 215 ILCS 5/356w(d)(e) 50 IAC 2019.40 Benchmark p. 31 | Mandated Essential Health Benefit under Durable Medical Equipment | |
| f.39 | Continuous Glucose Monitors | 215 ILCS 5/356z.59 | Mandated NO COST SHARE HDHP with HSA Exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. | |
| f.40 | Diabetes Telehealth Services | 215 ILCS 5/356z.22 | Mandated if telehealth benefits are covered. | |
| f.41 | Durable Medical Equipment | Benchmark p. 13 | Essential Health Benefit | |
| f.42 | Complex Wheelchair Service and Repair | 215 ILCS 356z.80 (NEW) P.A. 104-0324 | Mandated No prior authorization Must provide coverage for rented complex rehabilitation technology during the repair period of the primary complex rehabilitation technology. | |
| f.43 | Compression Sleeves | 215 ILCS 5/356z.64 | Mandated For compression sleeves that is medically necessary for the enrollee to prevent or mitigate lymphedema. | |
| f.44 | Dry Needling by Physical Therapist | 215 ILCS 5/356z.28 | OPTIONAL | |
| f.45 | Neuromuscular, Neurological, or Cognitive Impairment for Children | 215 ILCS 5/356z.69 | Mandated Expands insurance coverage to include therapy, diagnostic testing, and equipment for children who have been clinically or genetically diagnosed with any disease, syndrome, or disorder including low tone neuromuscular impairment. | |
| f.46 | Hippotherapy and Equine Therapy | 215 ILCS 356z.80 (NEW) P.A. 104-0068 | Shall provide coverage for medically necessary services, including hippotherapy, that incorporate equine movement as part of a therapeutic intervention. | |
| f.47 | Habilitative and Rehabilitative Services and Devices | 45 CFR 156.115(a)(5) Benchmark pp. 8, 11, 22, 35 | Essential Health Benefit May not combine habilitative and rehabilitative visit limitations. Outpatient rehabilitation therapy, including but not limited to, speech therapy, physical therapy, and occupational therapy directed at improving physician functioning of a member must be provided up to 60 treatments per year for conditions which are expected to result in significant improvement within two months as determined by the PCP and HMO Medical Director. | |
| f.48 | Habilitative Services for Children | 215 ILCS 5/356z.15 | Mandated - Prohibits denial of benefits solely on location of where medically necessary services are rendered. | |
| f.49 | Hearing Aids | 215 ILCS 5/356z.30 | Mandated -- One per ear every 3 years | |
| f.50 | Cochlear Implants/Bone anchored hearing aids | Benchmark p.17 | Essential Health Benefit -- Cochlear implants covered for all ages | |
| f.51 | Infertility (Fertility) Treatment | Benchmark p. 23-24 | Essential Health Benefit | |
| f.52 | Fertility Preservation Services | 215 ILCS 5/356z.32 | Mandated | |
| f.53 | Maternity and Newborn Care | 215 ILCS 5/356c 215 ILCS 5/356s Benchmark p. 8, 22 | Mandated | |
| f.54 | PANDAS/PANS | 215 ILCS 5/356z.25 | Mandated | |
| f.55 | Physical Therapy - Multiple Sclerosis Patients | 215 ILCS 5/356z.8 Benchmark p. 11 | Mandated | |
| f.56 | Private-Duty Nursing | Benchmark p. 17 | Essential Health Benefit | |
| f.57 | Prosthetics/Orthotics | 215 ILCS 5/356z.18 Benchmark p. 13 | Mandated Essential Health Benefit May exclude foot orthotics defined as an in-shoe device Provides that with respect to an enrollee at any age, in addition to coverage of a prosthetic or custom orthotic device, benefits shall be provided for a prosthetic or custom orthotic device determined by the enrollee's provider to be the most appropriate model that is medically necessary for the enrollee to perform physical activities. | |
| f.58 | Wigs and Hair Prostheses | 215 ILCS 5/356z.72 | Mandated Must provide coverage, no less than once every 12 months, for one wig or other scalp prosthesis worn for hair loss caused by alopecia, chemotherapy, or radiation treatment for cancer or other conditions. | |

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| f.59 | Cosmetic Surgery | Benchmark p. 35 | Essential Health Benefit May be excluded except for correction of congenital deformities or conditions resulting from accidental injuries, scars, tumors, or diseases. | |
| f.60 | Laser Hair Removal | 215 ILCS 356z.80 (NEW) P.A. 104-0289 | Mandated Shall provide coverage for medically necessary laser hair removal if the procedure is prescribed medical treatment in accordance with accepted standards of medical care. | |
| f.61 | Reconstructive Services (Physical Appearance) | 215 ILCS 5/356z.65 | Mandated - may not deny coverage for medically necessary reconstructive services that are intended to restore physical appearance. | |
| f.62 | Cleft Lip and Cleft Palate (Children under age 19) | 215 ILCS 5/356z.55 215 ILCS 5/356c(2) | Mandated | |
| f.63 | Transplants - Human Organ Transplants | 215 ILCS 5/356k 215 ILCS 5/367(13) Benchmark p. 18, 31 | Mandated | |
| f.64 | Transplants - Human Organ Transplants Transportation and Lodging | Benchmark p. 18 | Benefits must be provided for transportation and lodging for covered patient receiving transplant and a companion. If the recipient of the transplant is a dependent child under the limiting age of this Certificate, benefits for transportation and lodging will be provided for the transplant recipient and two companions. For benefits to be available, the patient's place of residency must be more than 50 miles from the Hospital where the transplant will be performed. | |
| f.65 | Cardiopulmonary Monitors | 215 ILCS 5/356z.34 | Mandated 18 years old or younger | |
| f.66 | Human Breast Milk | 215 ILCS 5/356z.38 | Mandated | |
| f.67 | Whole Body Skin Examination | 215 ILCS 5/356z.37 | Mandated NO COST SHARE | |
| f.68 | Diagnostic Mammogram | 215 ILCS 5/356g(a)(6) | Mandated NO COST SHARE HDHP with HSA Exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. | |
| f.69 | Tick-Borne Disease | 215 ILCS 5/356z.35 | Mandated | |
| f.70 | Pancreatic Cancer | 215 ILCS 5/356z.47 | Mandated Coverage for medically necessary pancreatic cancer screening. | |
| f.71 | Biomarker Testing | 215 ILCS 5/356z.46 | Mandated Biomarker testing must be covered for the purposes of diagnosis, treatment, appropriate management, or ongoing monitoring of an enrollee's disease or condition when the test is supported by medical and scientific evidence. | |
| f.72 | Biomarker Testing- Insurer Website Link | 215 ILCS 5/356z.46(e) 215 ILCS 125/5-3(a) CB 2026-05 | When coverage of biomarker testing for the purpose of diagnosis, treatment, or ongoing monitoring of any medical condition is restricted for use by a group or individual policy of accident and health insurance or managed care plan, the patient and prescribing practitioner shall have access to a clear, readily accessible, and convenient processes to request an exception. The process shall be made readily accessible on the insurer's website. Provide link to insurer website specific to area where requirement can be located. | |
| f.73 | Telehealth | 215 ILCS 5/356z.22 | Mandates telehealth coverage. | |
| f.74 | Colonoscopy | 215 ILCS 5/356z.48 | Mandated NO COST SHARE for medically necessary colonoscopies that are follow up exams based on initial screen. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. | |
| f.75 | Port Wine Stains | 215 ILCS 5/356z.51 | Mandated Coverage for medically necessary elimination or maximum feasible treatment of nevus flammeus (port wine stains) for children aged 18 years or younger - does not cover cosmetic removal. | |
| f.76 | Alzheimer's Disease and Related Dementias | 215 ILCS 5/356z.80 (NEW) P.A. 104-0001 | Mandated Shall provide coverage for all medically necessary diagnostic testing in U.S. Food and Drug Administration-approved treatments and medications prescribed to slow the progression or Alzheimer's disease or another related dementia as determined by a physician. | |
| f.77 | Klinefelter Syndrome Testing | 215 ILCS 356z.80 (NEW) P.A. 104-0073 | Mandated Provides coverage for Klinefelter Syndrome Testing. | |

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| f.78 | Comprehensive Cancer Testing | 215 ILCS 356z.50 | Mandates coverage for medically necessary comprehensive cancer testing | |
| f.79 | Home Saliva Cancer Screening | 215 ILCS 5/356z.68 | Mandated Coverage for a medically necessary home saliva cancer screening every 24 months if the patient: (1) is asymptomatic and at high risk for the disease being tested for; or (2) demonstrates symptoms of the disease being tested for at a physical exam. | |
| f.80 | Proton Beam Therapy | 215 ILCS 5/356z.66 | Mandated Shall not apply a higher standard of clinical evidence for the coverage of proton beam therapy than the insurer applies for the coverage of any other form of radiation therapy treatment. | |
| f.81 | Liver Disease Screening | 215 ILCS 5/356z.61 | Mandated for preventative liver disease screenings for individuals 35 years of age or older and under the age of 65 at high risk for liver disease. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. NO COST SHARE | |
| f.82 | A1C Testing | 215 ILCS 5/356z.49 | Mandated Coverage for A1C testing recommended by a health care provider for prediabetes, type 1 diabetes, and type 2 diabetes. | |
| f.83 | Vitamin D Testing | 215 ILCS 5/356z.44 | Mandated Coverage for vitamin D testing recommended by a health care provider in accordance with vitamin D deficiency risk factors identified by the CDC. | |
| f.84 | Improving Health Care for Pregnant and Post Partum Individuals Act | 215 ILCS 5/356z.40 | Mandated Mandates clinically appropriate case management programs for high-risk pregnancies and all pregnant and postpartum individuals have access to MH/Sud benefits. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met | |
| f.85 | Coverage for Hormonal and Non-Hormonal Therapy to Treat Menopause | 215 ILCS 5/356z.56 | Mandated Plans amended, delivered, issued, or renewed on or after January 1, 2026 shall provide coverage for medically necessary hormonal and non-hormonal therapy to treat menopausal symptoms if the therapy is recommended by a qualified health care provider who is licensed, accredited, or certified under Illinois law and the therapy has been proven safe and effective in peer-reviewed scientific studies. | |
| f.86 | Coverage for Annual Menopause Health Visit | 215 ILCS 5/356z.74 | Mandated Shall provide, for individuals 45 years of age and older, coverage for an annual menopause health visit. A policy subject to this Section shall not impose a deductible, coinsurance, copayment, or any other cost-sharing requirement on the coverage provided. | |
| f.87 | Pediatric Palliative Care | 215 ILCS 5/356z.57 | Plan must provide coverage for community-based pediatric palliative care and hospice care to any qualifying child with a serious illness by a trained interdisciplinary team. Allows a child to receive community-based pediatric palliative care and hospice care while continuing to pursue curative treatment and disease-directed therapies for the qualifying illness. | |
| SECTION G - BENEFITS - PREVENTIVE | | | | |
| g.1 | Preventive Services ACA | 42 U.S.C. 300gg-13 50 IAC 2001.8 215 ILCS 5/356z.62 | Benefits shall be provided at no cost sharing to the member when these services are delivered by a network provider. Policy must contain language indicating that all preventive services covered are covered with no cost-sharing to the member pursuant to A and B recommendations found in the United States Preventive Services Task Force (USPSTF) guidelines. | |
| g.2 | Preventive Services - Immunizations | 42 U.S.C. 300gg-13(a)(2) 50 IAC 2001.8(a)(1)(B) | Plans are required to cover immunizations recommended by the Advisory Committee on Immunization Practices without charging a deductible, copayment or coinsurance. | |
| g.3 | Preventive Services - Women | 42 U.S.C. 300gg-13(a)(4) 50 IAC 2001.8(a)(1)(D) | Plans are required to cover women's preventive services guidelines supported by the Health Resources & Services Administration without charging a deductible, copayment or coinsurance. | |
| g.4 | Preventive Services - Children/ Adolescents | 42 U.S.C. 300gg-13(a)(3) 50 IAC 2001.8(a)(1)(c) | Plans are required to cover children's preventive services guidelines supported by the Health Resources & Services Administration without charging a deductible, copayment or coinsurance. Benefits must include routine hearing screenings/examinations. | |
| g.5 | Sterilization | 215 ILCS 5/356z.4(a)(3)(B) 215 ILCS 5/356z.4 (a)(4) Benchmark p. 10, 19 | Mandated NO COST SHARE In-Network Male Sterilization: HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. | |
| g.6 | Breast Exam - Clinical | 215 ILCS 5/356g.5 Benchmark p.12 | Coverage is required for clinical breast examinations. NO COST SHARE In-Network | |

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| g.7 | Breast Feeding (Lactation) Support, Supplies and Counseling- Breast Pumps | 50 IAC 2001.8 215 ILCS 5/356z.40(b)(9) | Mandated HRSA Guidelines HDHP with HAS exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. | |
| g.8 | Colorectal Cancer Examination and Screening | 215 ILCS 5/356x Benchmark p. 12, 16 | Mandated NO COST SHARE In-Network | |
| g.9 | Contraceptive/Birth Control Services | 215 ILCS 5/356z.4 215 ILCS 5/356z.4b CMS FAQ ACA Implementation Part 54, Q2 | Mandated NO COST SHARE In-Network Requires insurers to cover pharmacists ordering contraceptives for individuals without a script from a physician. Male condoms are required to be covered at no cost-sharing as a preventative service when a female enrollee obtains a prescription. Carte blanche exclusions for male condoms is prohibited Must dispense 12 months' worth of contraception at one time. | |
| g.10 | Patient Care Services Provided by a Pharmacist | 215 ILCS 5/356z.45 | Mandated Coverage for health care or patient care services provided by a pharmacist if 1) The pharmacist meets the requirements set forth in section 43 of the Pharmacy Practice Act; 2) Health plan provides coverage for the same service provided by a licensed physician, advanced practice registered nurse, or a physician assistant; 3) The pharmacist is included in the health benefit plan's network of participating providers; 4) A reimbursement has been successfully negotiated in good faith between the pharmacist and the health plan. | |
| g.11 | Prescription Estrogen | 215 ILCS 5/356z.67 | Mandated Coverage for one or more therapeutic equivalent versions of vaginal estrogen in its formulary. Therapeutic equivalent version has the meaning given to that term in paragraph (2) of subsection (a) of Section 356z.4. NO COST SHARE HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met | |
| g.12 | Coverage of Vaccination Administration Fees | 215 ILCS 5/356z.77 | Mandated Shall provide coverage for vaccinations for COVID-19, influenza, and respiratory syncytial virus, including the administration of the vaccine by a pharmacist or health care provider authorized to administer such a vaccine, without imposing a deductible, coinsurance, copayment, or any other cost-sharing requirement, if the following conditions are met: (1) The vaccine is authorized or licensed by the United States Food and Drug Administration; and (2) The vaccine is ordered and administered according to the Advisory Committee on Immunization Practices standard immunization schedule. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. | |
| g.13 | Coverage of Pharmacy Testing, Screening, Vaccinations, and Treatment | 215 ILCS 5/356z.63 | Mandated Shall provide coverage for health care or patient care services provided by a pharmacist if: (1) The pharmacist meets the requirements and scope of practice described in paragraph (15), (16), or (17) of subsection (d) of Section 3 of the Pharmacy Practice Act; (2) The health plan provides coverage for the same service provided by a licensed physician, an advanced practice registered nurse, or a physician assistant; (3) The pharmacist is included in the health benefit plan's network of participating providers; and (4) Reimbursement has been successfully negotiated in good faith between the pharmacist and the health plan. | |
| g.14 | Coverage for Abortion | 215 ILCS 5/356z.4a CB 2022-15 P.A. 103-0720 | Mandated Requires coverage for abortion services. Coverage for abortion care may not impose deductible, coinsurance, waiting period, or other cost-sharing limitation Coverage shall not impose any restrictions or delays on the coverage. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. | |
| g.15 | Abortifacients, Hormonal Therapy, and Human Immunodeficiency Virus Pre-Exposure Prophylaxis and Post-Exposure Prophylaxis | 215 ILCS 5/356z.60 | Mandated NO COST SHARE In-Network HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. | |
| g.16 | HIV screening - Pregnant Women | 215 ILCS 5/356z.1 Benchmark p.18,19 | Mandated NO COST SHARE In-Network | |

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| g.17 | Human Papillomavirus Vaccine (HPV) | 215 ILCS 5/356z.9 Benchmark p. 12, 18, 20 | Mandated NO COST SHARE In-Network | |
| g.18 | Mammography - Screening | 215 ILCS 5/356g(a) 215 ILCS 5/356g(a)(4.3) Benchmark p. 18, 20 | Mandated NO COST SHARE In-Network | |
| g.19 | Osteoporosis - Bone Mass Measurement | 215 ILCS 5/356z.6 Benchmark p. 12,16,18 | Mandated NO COST SHARE In-Network | |
| g.20 | Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test | 215 ILCS 5/356u Benchmark p.12, 16, 18 | Mandated NO COST SHARE In-Network Prostate Cancer Screenings only- HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. | |
| g.21 | Coverage for Genetic Testing for Breast and Ovarian Cancer Susceptibility | 215 ILCS 5/356u.5 USPSTF | Mandated Shall provide coverage for the cost of the genetic testing of the BRCA1 and BRCA2 genes to detect an increased risk for breast and ovarian cancer if recommended by a health care provider in accordance with the United States Preventive Services Task Force's recommendations for testing | |
| g.22 | Shingles Vaccine (Herpes Zoster) | 215 ILCS 5/356z.13 Benchmark p. 12,18, 19 | Mandated NO COST SHARE In-Network | |
| g.23 | Tobacco Smoking Cessation Program | 215 ILCS 5/356z.21 Benchmark p. 19 | Mandated NO COST SHARE In-Network | |
| g.24 | Mental Health Prevention and Wellness Visits | 215 ILCS 5/356z.70 | Mandated One Annual mental health prevention and wellness visit for children and for adults up to 60 minutes. NO COST SHARE HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. | |
| g.25 | Wellness Programs | 215 ILCS 5/356z.17 50 IAC 2001.9(b)(2)(B) & (c)(3) & (f)(g)(h)(i)(j)(k) | OPTIONAL - Activity and outcome based wellness programs are not allowed in individual plans; however, participatory programs are allowed. | |
| SECTION H - BENEFITS - MENTAL HEALTH/SUBSTANCE USE DISORDER SERVICES | | | | |
| h.1 | Autism Spectrum Disorder | 215 ILCS 5/356z.14 Benchmark 21, 22 | Mandated for individuals under age 21. Prohibits denial of benefits solely on location of where medically necessary services are rendered. | |
| h.2 | Mental (Behavioral) Health Treatment (Inpatient/Outpatient) | 215 ILCS 5/370c et. al. 215 ILCS 5/370c.1 et. al. 215 ILCS 5/370c.4 et. al. (NEW) PA 104-0446 Benchmark p. 21 | Mandated No Prior Authorization Requirement for Admission | |
| h.3 | Substance Use Disorders (Inpatient/Outpatient) | 215 ILCS 5/370c et. al. 215 ILCS 5/370c.1 et. al. 215 ILCS 5/370c.4 et. al. (NEW) PA 104-0446 Benchmark p. 21 | Mandated No Prior Authorization Requirement for Admission | |
| h.4 | Recovery Housing for Persons with Substance use Disorders | 215 ILCS 356z.31 | OPTIONAL - A policy may provide coverage for residential extended care services and supports for persons recovery housing for persons with substance use disorders who are at risk of a relapse following discharge from a health care clinic, federally qualified health center, hospital withdrawal management program or any other licensed withdrawal management program, or hospital emergency department so long as specific conditions are met. | |
| h.5 | Tele-Psychiatry | Benchmark p. 11 | Essential Health Benefit Required to be covered as a medical care visit | |
| h.6 | Reimbursement for Travel, Food, and Lodging for Treatment of Mental Health and Substance Use Disorders | 215 ILCS 124/10(d-5)(3)(A)(i-iv) (NEW) P.A. 104-0028 | For plan or policy years beginning on or after January 1, 2026, the issuer shall provide reasonable reimbursement to a beneficiary who has received a network exception for costs including food, lodging, and travel for treatment of Mental Health and Substance Use Disorders | |

SECTION I - BENEFITS - PRESCRIPTION DRUGS - ALL POLICIES

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| i.1 | Inhalants - Prescription | 215 ILCS 5/356z.5(c) | Mandated HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. A group or individual policy of accident and health insurance or managed care plan subject to this subsection shall limit the total amount that a covered person is required to pay for a covered prescription inhaler to an amount not to exceed \$25 per 30-day supply. |
| i.2 | Immunosuppressant Drugs - Organ Transplant Medication Notification Act | 215 ILCS 175/15 Benchmark p. 31 | Plans must cover medically necessary immunosuppressant drugs with a written prescription after an approved human organ transplant. When a prescribing physician has indicated on a prescription "MAY NOT SUBSTITUTE", a health insurance policy or healthcare service plan that covers immunosuppressant drugs, may not require, or cause a pharmacist to interchange another immunosuppressant drug or formulation, issued on behalf of a person to inhibit or prevent the activity of the immune system of the patient to prevent the rejection of the transplanted organs & tissues without notification and the documented consent of the prescribing physician and the patient. |
| i.3 | Synchronization | 215 ILCS 356z.26 | Mandated |
| i.4 | Cancer Drug Parity | 215 ILCS 5/356z.20 | Mandated |
| i.5 | Topical Eye Medication Prescriptions | 215 ILCS 156/5 | Mandated |
| i.6 | Immune Gamma Globulin Therapy | 215 ILCS 5/356z.24 | Mandated |
| i.7 | Opioid Medically Assisted Treatment (MAT) | Benchmark p. 21 | Essential Health Benefit |
| i.8 | Opioid Antagonist | 215 ILCS 5/356z.23 | Mandated Plans that provides coverage for naloxone hydrochloride shall not impose a copayment on the coverage provided. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. |
| i.9 | Intranasal Opioid Reversal Agent Associated with Opioid Prescriptions | Benchmark p.32 | Essential Health Benefit Benefits will be provided for at least one intranasal opioid reversal agent prescription for initial prescriptions of opioids with dosages of 50 MME or higher. |
| i.10 | Topical Anti-Inflammatory Acute and Chronic Pain Medication | Benchmark p. 32 | Essential Health Benefit |
| i.11 | Prescription Drug Cancer Treatment | 215 ILCS 5/356z.7 Benchmark p. 32 | Coverage for prescribed drugs for certain types of cancer shall not exclude coverage of any drug on the basis that the drug has been prescribed for the treatment of a type of cancer for which the drug has not been approved by the federal Food and Drug Administration if proper documentation, as outlined, is provided. |
| i.12 | Epinephrine Injectors | 215 ILCS 5/356z.33 | Coverage for medically necessary epinephrine injectors for persons 18 years of age or under. Caps the cost of a twin-pack of medically necessary epinephrine at \$60. HDHP with HSA exempt from no cost-sharing requirement until the minimal deductible under 26 U.S.C. § 223 has been met. |
| i.13 | Insulin Co-Pay | 215 ILCS 5/356z.41 Benchmark P.31 | Required to limit cost sharing \$35 per 30-day supply |
| i.14 | Prenatal Vitamins | 215 ILCS 5/356z.58 | Mandated |
| i.15 | Coverage During Generic Drug Shortage | 215 ILCS 5/356z.75 | Mandated If a generic drug or a therapeutic equivalent is unavailable due to a supply issue and dosage cannot be adjusted, a group or individual policy of accident and health insurance or a managed care plan that is amended, delivered, issued, or renewed after January 1, 2026 shall provide coverage for a brand name eligible prescription drug until supply of the generic drug or a therapeutic equivalent is available. |
| i.16 | Coverage for At-Home Pregnancy Tests | 215 ILCS 5/356z.76 | Mandated Shall provide coverage for at-home, urine-based pregnancy tests that are prescribed to the covered person, regardless of whether the tests are otherwise available over the counter. The coverage required under this Section is limited to 2 at-home, urine-based pregnancy tests every 30 days. |

SECTION J - ATTESTATIONS

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| j.1 | Optometric Services | 215 ILCS 5/364.1 | Every policy which provides coverage for services coming within the practice of optometry shall, upon issuance or delivery, be accompanied by a written notice to the policyholder that such policyholder may elect for optometric services received to be reimbursed to either a physician licensed to practice medicine in all its branches or to an optometrist licensed in this State. | Affirmed <input type="checkbox"/> |
| j.2 | Stage 4 Advanced Metastatic Cancer | 215 ILCS 5/356z.29 | This policy directly or indirectly covers the treatment of stage 4 advanced metastatic cancer shall not limit or exclude coverage for a drug approved by the United States Food and Drug Administration by mandating that the insured shall first be required to fail to successfully respond to a different drug or prove a history of failure of the drug as long as the use of the drug is consistent with best practices for treatment of stage 4 advanced metastatic cancer and is supported by peer-reviewed medical literature. | Affirmed <input type="checkbox"/> |
| j.3 | Mental Health and Addiction Parity | 45 CFR 156.110(a)(5) 45 CFR 146.136 | The policy documents attached to this filing are in compliance with Federal and State Mental Health Parity laws. | Affirmed <input type="checkbox"/> |
| j.4 | Emergency Coverage Under the Influence of Alcohol or Narcotics | 215 ILCS 5/367k | Plan shall not, solely on the basis of the insured being intoxicated or under the influence of a narcotic, exclude coverage for any emergency or other medical, hospital, or surgical expenses incurred by an insured as a result of and related to an injury acquired while the insured is intoxicated or under the influence of any narcotic, regardless of whether the intoxicant or narcotic is administered on the advice of a health care practitioner. | Affirmed <input type="checkbox"/> |
| j.5 | Short-Term Opioid Prescription Limitations | Benchmark p. 31 | This policy limits short-term opioid prescriptions to no more than 7 days. | Affirmed <input type="checkbox"/> |
| j.6 | Disclosure and Review of Prior Authorization Requirements | 215 ILCS 200/20 (NEW) P.A. 103-0650 | The health insurance issuer shall publish and maintain a complete list of services for which prior authorization is required on its public website without requiring a member of the general public to create any account or enter any credentials to access it. Prior authorization requirements and restrictions, including the written clinical review criteria, should be readily accessible and conspicuously posted on its public website to enrollees, healthcare professionals, and healthcare providers. | Affirmed <input type="checkbox"/> |
| j.7 | Prescription Drug Exception | 45 CFR 156.122(c) 215 ILCS 134/45.1 215 ILCS 5/155.36 | A process is in place for standard exception requests, expedited exception requests, and external exception request reviews as stipulated in 215 ILCS 134/45.1 and 45 CFR 156.22(c). Plans must advise enrollees of the process for making exceptions for non-covered prescription drugs when: 1) The drug is not covered based on the health benefit plans formulary; 2) The health benefit plan is discontinuing coverage of the drug; or 4) The number of doses available under a dose restriction for the prescription drug, a) Has been ineffective in the treatment of the enrollee's disease or medical condition or b) The known relevant physical and mental characteristics of the enrollee, and known characteristics of the drug regimen, is likely to be ineffective or adversely affect the drug's effective or patient compliance. | Affirmed <input type="checkbox"/> |
| j.8 | Step Therapy | 215 ILCS 134/45.1 215 ILCS 5/370c (6.5)(B) 215 ILCS 5/155.37(c) | A health carrier shall not use the authorization of alternative covered medications under this section in a manner that effectively creates a step therapy requirement. | Affirmed <input type="checkbox"/> |
| j.9 | Prescription Drug Formulary | 215 ILCS 5/155.37 215 ILCS 134/25(a) | (1) Include information on cost-sharing tiers and utilization controls, such as prior authorization, for each covered drug; (2) Indicate any drugs on the formulary that are preferred over other drugs on the formulary; (3) Include information to educate insureds about the differences between drugs administered or provided under a policy's medical benefit and drugs covered under a drug benefit and how to obtain coverage information about drugs that are not covered under the drug benefit; (4) Include information to educate insureds that policies that provide drug benefits are required to have a method for enrollees to obtain drugs not listed in the formulary if they are deemed medically necessary by a clinician under Section 45.1 of the Managed Care Reform and Patient Rights Act; (5) Include information on which medications are covered, including both generic and brand name; and (6) Include information on what tier of the plan's drug formulary each medication is in. (c) No formulary may establish a step therapy requirement as prohibited by Section 87 of the Managed Care Reform and Patient Rights Act. | Affirmed <input type="checkbox"/> |
| j.10 | Electronic Notices and Devices | 215 ILCS 5/143.34 | Must provide clear notice if documents are going to be delivered electronically, receive consent from the insured for electronic delivery, and advise that consent can be withdrawn at any time. Do you intend to deliver documents electronically? Yes <input type="checkbox"/> No <input type="checkbox"/> (if yes, please affirm. If no, please state N/A) | Affirmed or N/A <input type="checkbox"/> |
| j.11 | Autism - Prohibition on Coverage Termination | 215 ILCS 5/356z.14(h-10) | This policy does not restrict coverage under an individual contract on the basis that the individual declined an alternative medication or covered service under certain circumstances. | Affirmed <input type="checkbox"/> |

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| j.12 | Prohibition on Rescissions | 50 IAC 2001.7 45 CFR 147.128 | An individual health insurance coverage shall not rescind such policy with respect to an enrollee once the enrollee is covered under such plan or coverage involved, except that this section shall not apply to a covered individual who has performed an act or practice that constitutes fraud or makes an intentional misrepresentation of material fact as prohibited by the terms of the plan or coverage. Such plan or coverage may not be cancelled except with 30 days-notice to the enrollee, and only as permitted under section 2702(c) or 2742(b). | Affirmed <input type="checkbox"/> |
| j.13 | Discontinuance of Particular Type of Coverage - HIPAA | 50 IAC 2025 215 ILCS 97/50(C)(1) 50 IAC 2001.4(h) | Insurers must comply with the uniform termination requirements for discontinuing a particular type of coverage in the state. 1). The health insurance issuer may only discontinue a particular type of health insurance coverage upon the renewal date of the coverage with ninety (90) days' notice to insureds. 2). The health insurance issuer must offer to be purchased all products being marketed in that market. The health insurance issuer may not limit which products are to be offered for purchase. | Affirmed <input type="checkbox"/> |
| j.14 | Discontinuance of All Coverage - HIPAA | 50 IAC 2025 215 ILCS 97/50(C)(2) 50 IAC 2001.4(i) | Insurers must comply with the uniform termination requirements for discontinuing all coverage in the state. Notification to the Department, 180 days prior to the date of discontinuation, is required for discontinuation of all health insurance coverage in the individual market. [Note: notification to insureds is also required] | Affirmed <input type="checkbox"/> |
| j.15 | Modification of Coverage – HIPAA | 50 IAC 2025 50 IAC 2001.4(j) 215 ILCS 97/50(D) | An insurer may only modify a contract at renewal as long as the modification is consistent with Illinois law and consistent on a uniform basis among all individuals with that policy form. | Affirmed <input type="checkbox"/> |
| j.16 | Assignment of Benefits | 215 ILCS 5/370a | Insurers may not prohibit an insured from making an assignment of all or any part of his/her rights and privileges under the policy. | Affirmed <input type="checkbox"/> |
| j.17 | Use of Information Derived from Genetic Testing | 215 ILCS 5/356v 215 ILCS 97/25(A)(1)(f) 410 ILCS 513/20 | An insurer may not seek information derived from genetic testing for use in connection with a policy of accident and health insurance. An insurer that receives information derived from genetic testing, regardless of the source of that information, may not use the information for a nontherapeutic purpose as it relates to a policy of accident and health insurance. An insurer shall not use or disclose protected health information that is genetic information for underwriting purposes. | Affirmed <input type="checkbox"/> |
| j.18 | Use of SSN on ID Cards | 815 ILCS 505/2QQ 815 ILCS 505/2RR 215 ILCS 139/15 | A person or entity may not print an individual's social security number on an insurance card. 815 ILCS 505/2RR prevents a person, including insurers, from printing an individual's SSN on any materials mailed to an individual unless required by state or federal law. | Affirmed <input type="checkbox"/> |
| j.19 | Schedule of Benefits and Coverage (SBCs) | 50 IAC 2001.10 | SBCs must be filed for approval under the form schedule tab. Please attest that all SBCs in this filing meet the requirements of the referenced Illinois Administrative Code (50 IAC 2001.10) | Affirmed <input type="checkbox"/> |