



Illinois Insurance Facts

Illinois Department of Insurance

National Health Insurance Reform – Timeline for Implementation of Selected Health Insurance Provisions

August 2010

Note: This information was developed to provide consumers with general information and guidance about insurance coverage and laws. It is not intended to provide a formal, definitive description or interpretation of Department policy. For specific Department policy on any issue, regulated entities (insurance industry) and interested parties should contact the Department.

PPACA Section	PHSA Section	Provision	Effective Date (Effective for plan years beginning on or after the date listed below)	Applicability to Grandfathered Plans	Applicability to Self-Insured Plans
1001	2711	Prohibition on lifetime dollar limits	September 23, 2010	Yes	Yes
	2711	Restrictions on annual dollar limits	September 23, 2010	Group only	Yes
	2712	Prohibition on unjustified rescissions	September 23, 2010	Yes	Yes
	2713	First-dollar coverage for preventive services	September 23, 2010	No	Yes
	2714	Extended coverage for young adult dependents (age 26)	September 23, 2010	Yes ¹	Yes
	2715	Uniform explanation of plan benefits	September 23, 2010 (Standards developed within 12 months; uniform documents to be used within 24 mos)	Yes	Yes
	2715A	Reporting and disclosure requirements	September 23, 2010	No	Yes
	2716	Prohibition on discrimination based on salary	September 23, 2010	No	No
	2717	Quality improvement reporting requirements	September 23, 2010 (reporting requirements begin 2 years after enactment)	No	Yes
	2718	Medical loss ratio requirements	September 23, 2010 (MLR requirements begin for plan years beginning on or after January 1, 2011)	Yes	No
2719	Internal appeals and external independent review	September 23, 2010	No	Yes	

¹ For grandfathered group plans, Sec. 2714 does not require coverage of adult children who are eligible for other group coverage.

	2719A	Patient protections: emergency services, direct access to OB/GYNs; choice of primary care provider	September 23, 2010	No	Yes
1201	2704	Prohibition on preexisting condition exclusions for enrollees under 19	September 23, 2010 (for children under 19 only)	Group only	Yes
1002	2793	Health insurance consumer assistance offices and ombudsmen	March 23, 2010 (date of enactment)	N/A	N/A
1003	2794	Rate review	March 23, 2010	No	N/A
1101	N/A	Temporary high risk pool	March 23, 2010 (to be established within 90 days after enactment)	N/A	N/A
1102	N/A	Temporary reinsurance program for early retirees	March 23, 2010 (to be established within 90 days after enactment)	N/A	N/A
1103	N/A	Web portal to identify affordable coverage options	March 23, 2010 (to be established by July 1, 2010)	N/A	N/A
1104		Administrative simplification requirements	March 23, 2010 (rules adopted by July 1, 2011; effective by January 1, 2013)	No	
1201	2701	Fair health insurance premiums	January 1, 2014	No	Yes
	2702	Guaranteed availability of coverage	January 1, 2014	No	Yes
	2703	Guaranteed renewability of coverage	January 1, 2014	No	Yes
	2704	Prohibition on preexisting condition exclusions	January 1, 2014	Group only	Yes
	2705	Prohibition of discrimination based on health status	January 1, 2014	No	Yes
	2706	Non-discrimination in health care	January 1, 2014	No	Yes
	2707	Cost-sharing limitations	January 1, 2014	No	Yes
	2708	Prohibition on excessive waiting periods	January 1, 2014	No	Yes
	2709	Coverage for individuals participating in clinical trials	January 1, 2014	No	Yes

For More Information

Call the Department of Insurance Consumer Services Section at (312) 814-2427 or our Office of Consumer Health Insurance toll free at (877) 527-9431 or visit us on our website at <http://insurance.illinois.gov>