

Large Group Non-ACA Checklist

TO BE COMPLETED BY COMPANY

Company Name:
SERFF TOI:
SERFF SUB TOI:
SERFF Tracking #:

Large Group Non-ACA (check one)	
<input type="checkbox"/>	PPO & Indemnity
<input type="checkbox"/>	HMO
<input type="checkbox"/>	HMO/POS

ELECTRONIC REFERENCES - FEDERAL
Code of Federal Regulations
United States Code
U.S. Preventive Services Task Force

ELECTRONIC REFERENCES - ILLINOIS
Illinois Insurance Code
Administrative Rules
Illinois Company Bulletins
Illinois Benchmark Plan 2017
<p style="color: red; font-size: small;">Illinois is providing health insurance issuers a Web Portal through which rate filings and actuarial memorandum may be electronically reported. This reporting process does not replace existing requirements for the submission of these materials through SERFF.</p>
<p style="color: blue; font-size: small;">Web Portal 2.1 - User Guide</p>

Checklist Directions

- The checklist must be completed to indicate where in the filing the General Filing requirements appear, must acknowledge each General Form Requirement and must indicate where, in the policy form, each required provision appears (e.g. form number, page number and section number).
- For requirements marked as "Affirmed," companies are to acknowledge, by checking the appropriate box: 1) their compliance with prohibited language; or 2) their understanding of the informational nature of the requirement.
- This document is to be downloaded and submitted with this filing in SERFF. Alteration of this document will result in rejection of the filing.

Index Directions		
PPO/Indemnity filings must include the requirements listed in "Part 1" and "Part 2."		
HMO filings must include the requirements listed in "Part 1" and "Part 3."		
HMO/POS filings must include the requirements listed in "Part 1," "Part 3" and "Part 4."		
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PART 1 - ALL POLICIES				
SECTION A - GENERAL FILING REQUIREMENTS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
1.A.1	Review Requirements Checklist	Review Requirements Checklist	Each filing must include a completed Review Requirements Checklist that must contain a completed "Location in Filing" column for each required element of the filing. Please indicate the proper page # and form # for each entry.	Affirmed
1.A.2	Electronic Notices and Devices	215 ILCS 5/143.34	Insurers 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.	Affirmed
1.A.3	Health Rate Review Checklist	Rate Review Checklist	All filings must be accompanied by the requirements contained in the Rate Review Checklist.	Affirmed
1.A.4	Rate Filing	215 ILCS 5/355	No policy shall be issued until a copy of the form thereof and of the classification of risks and the premium rates pertaining thereto have been filed with the Director.	SERFF Tracking #
1.A.5	Health Carrier Required External Review Form Filing Identification	50 IAC 5430.40	Companies must file the following forms as required by Part 5430.40: 1. 215 ILCS 180/20 - Notice of right to external review. 2. 215 ILCS 180/25 - Request for external review. 3. 215 ILCS 180/35 - Standard external review. 4. 215 ILCS 180/40 - Expedited external review. 5. 215 ILCS 180/42 - External review of experimental or investigational treatment adverse determinations.	SERFF Tracking #
1.A.6	Certificate of Compliance	50 IAC 916.40(b) 50 IAC 916.50 50 IAC 5421.112	Insurers must file for each policy: Certificate of Compliance; detailed description of purpose and manner of marketing; identifying number in lower left corner of first page.	SERFF Tracking #

SECTION B - CONTRACTUAL POLICY REQUIREMENTS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
1.B.1	Summary of Benefits and Coverage - Required Federal Format (Beginning April 1, 2017)	50 IAC 2001.10(b) 50 IAC 5421.110(x) 50 IAC 5421.110(b) Required Summary of Benefits and Coverage Template	Applicability: Health plans and issuers that maintain an annual open enrollment period will be required to use the April, 2017 edition of the SBC template and associated documents beginning on the first day of the first open enrollment period that begins on or after April 1, 2017 with respect to coverage for plan years (or, in the individual market, policy years) beginning on or after that date. For plans and issuers that do not use an annual open enrollment period, this SBC template and associated documents is required beginning on the first day of the first plan year (or, in the individual market, policy year) that begins on or after April 1, 2017.	
1.B.2	Civil Union	750 ILCS 75/1 Company Bulletin 2011-06	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.	
1.B.3	Discrimination	215 ILCS 5/364 50 IAC 2603 (215 ILCS 125/5-3(a), effective 1/1/2018)	5/364 prohibits discrimination for rates, benefits, terms and conditions between individuals in the same class of risk. Terms "physician" or "doctor" must include licensed dentists. Discriminating practices against people with disabilities, blind or partially blind individuals is prohibited except when based upon sound actuarial principals. 50 IL Adm Code 2603 Prohibits Gender Identity Discrimination.	Affirmed
1.B.4	Entire Contract <u>*STATUTORY LANGUAGE REQUIRED</u>	215 ILCS 5/357.2 215 ILCS 5/367(2)(a) 50 IAC 5421.110(d)	The policy, including the application and any amendments and riders, constitutes the entire contract of insurance and no change is valid unless approved by an executive officer of the company and unless such approval be endorsed hereon or attached hereto.	
1.B.5	Pre-Existing Conditions	45 CFR 147.108(a) 50 IAC 2001.5 50 IAC 5421.110(x)	Pre-existing condition exclusions are no longer permitted.	Affirmed

1.B.6	Prohibition on Rescissions	50 IAC 2001.7 50 IAC 5421.110(x) 29 CFR 2590.715-2712	A group health plan and a health insurance issuer offering group or individual health insurance coverage shall not rescind such plan or coverage 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 prior notice to the enrollee and only as permitted under section 2702(c) or 2742(b). <u>50 IAC 2001.7</u> : A group health plan, or a health insurance issuer offering group or individual health insurance coverage, must provide at least 30 days advance written notice to each participant (in the individual market, primary subscriber) who would be affected before coverage may be rescinded.	Affirmed
1.B.7	Use of Information Derived from Genetic Testing	215 ILCS 5/356v 215 ILCS 97/20(A)(1) 215 ILCS 125/5-3(a) 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
1.B.8	Discretionary Clauses Prohibited	50 IAC 2001.3 50 IAC 5421.110(x)	No policy, contract, certificate, endorsement, rider application or agreement offered or issued in this State, by a health carrier, to provide, deliver, arrange for, pay for or reimburse any of the costs of healthcare services or of a disability may contain a provision purporting to reserve discretion to the health carrier to interpret the terms of the contract, or to provide standards of interpretation or review that are inconsistent with the laws of this State.	Affirmed
1.B.9	Use of SSN on ID Cards	815 ILCS 505/2QQ 815 ILCS 505/2RR	A person or entity may not print an individual's social security number on an insurance card. <u>815 ILCS 505/2RR</u> 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
1.B.10	Uniform Glossary - Required Federal Format (Beginning April 1, 2017)	50 IAC 2001.10(g) 50 IAC 5421.110(x) Uniform Glossary	Health plans and issuers that maintain an annual open enrollment period will be required to use the April, 2017 edition of the SBC template and associated documents beginning on the first day of the first open enrollment period that begins on or after April 1, 2017 with respect to coverage for plan years (or, in the individual market, policy years) beginning on or after that date. For plans and issuers that do not use an annual open enrollment period, this SBC template and associated documents are required beginning on the first day of the first plan year (or, in the individual market, policy year) that begins on or after April 1, 2017.	

SECTION C - NETWORK POLICY REQUIREMENTS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
1.C.1	Emergency Services Incurred with Non-Participating Providers	50 IAC 2051.310(a)(6)(J) 50 IAC 5420.110	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.	
1.C.2	Women's Principal HealthCare Provider	215 ILCS 5/356r 215 ILCS 125/5-3.1(a)	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.	

SECTION D - MEMBERSHIP/ELIGIBILITY/WHEN COVERAGE BEGINS/WHEN COVERAGE ENDS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
1.D.1	Dependent Children - Adopted (and Pending)	215 ILCS 5/356h 215 ILCS 125/4-9	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 (foster child). A child in the custody of the insured pursuant to an interim court order of adoption is considered an adopted child.	
1.D.2	Dependent Children - Newborn	215 ILCS 5/356c 215 ILCS 125/4-8	A policy of accident and health insurance shall cover the hospital or medical expenses of newborn infants from and after the moment of birth. If payment of a specific premium is required to provide coverage for a child, the policy may require that notification of birth of a newly born child must be furnished to the insurer within 31 days after the date of birth in order to have the coverage continue beyond such 31 day period and may require payment of the appropriate premium.	
1.D.3	Dependent Children - Disabled	215 ILCS 5/367b 215 ILCS 125/4-9.1 50 IAC 5421.110(t)	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. This provision is only applicable for expense incurred policies.	
1.D.4	Dependent Children Covered to Age 26 or 30	215 ILCS 5/356z.12 215 ILCS 125/5-3(a)	A policy that includes dependent coverage must allow unmarried dependents under the age of 26 to apply for coverage. Additionally, policies must allow military veteran dependents under the age of 30 to apply for coverage if the veteran is an Illinois resident, not married; has served in the active or a reserve components of the U.S. Armed Forces (including the National Guard) and has received a release or discharge other than dishonorable. The law does not change HIPAA special enrollment requirements.	
1.D.5	Dependent Students; Medical Leave of Absence Continuation	215 ILCS 5/356z.11 215 ILCS 125/5-3(a)	A policy must continue to provide coverage for a dependent college student who has taken a medical leave of absence or reduced hours to part-time status due to a catastrophic illness or injury. Continuation is subject to all of the policy's terms and conditions applicable to that form of insurance and shall terminate 12 months after the notice of the illness or injury or until coverage would have otherwise lapsed.	
1.D.6	Discontinuance of Coverage - HIPAA	50 IAC 2025 215 ILCS 97/30(C)(2) 50 IAC 2001.4(g)(h)&(j) 50 IAC 5421.110(x)	Insurers must comply with the uniform notification requirements for discontinuing all coverage in the state. Notification requirements must appear in the certificate. (1.) The health insurance issuer may only discontinue a particular type of health insurance coverage upon the renewal date of the coverage with 90 days notice to insureds. (2.) The health insurance issuer must offer to be purchased all products being marketed by it in that market. The health insurance issuer may not limit which products are to be offered for purchase.	Affirmed

1.D.7	Guaranteed Renewability - HIPAA	215 ILCS 97/30 (A)&(B) 50 IAC 2001.4(g) 50 IAC 5421.110(x)	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. Termination of the plan; 3. Fraud; 4. Movement outside the service area; or 5. Association membership ceases.	Affirmed
1.D.8	Modification of Coverage - HIPAA	50 IAC 2025 215 ILCS 97/30(D) 50 IAC 2001.4(j) 50 IAC 5421.110(x)	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
1.D.9	Continuation of Coverage	215 ILCS 5/367e 215 ILCS 125/4-9.2	A group policy that insures employees or members shall provide that employees or members whose insurance under the group policy would otherwise terminate because of termination of employment or membership or because of a reduction in hours below the minimum required by the group plan shall be entitled to continue their coverage for themselves and their eligible dependents.	
1.D.10	Spousal Continuation Privilege	215 ILCS 5/367.2 215 ILCS 125/5-3(a)	Policy must provide for a continuation of the existing insurance benefits for an employee's spouse and dependent children who are insured under the provisions of that group policy or certificate thereunder, notwithstanding that the marriage is dissolved by judgment or terminated by the death of the employee or, after the effective date of this amendatory Act of the 93rd General Assembly, notwithstanding the retirement of the employee provided that the employee's spouse is at least 55 years of age, in each case without any other eligibility requirements.	
1.D.11	Dependent Child Continuation Privilege	215 ILCS 5/367.2-5 215 ILCS 125/5-3(a)	Policy must provide for a continuation of the existing insurance benefits for an employee's dependent child who is insured under the provisions of that group policy or certificate in the event of the death of the employee and the child is not eligible for coverage as a dependent under the provisions of 215 ILCS 5/367.2 or the dependent child has attained the limiting age under the policy.	
1.D.12	Discontinuance and Replacement	215 ILCS 5/367i 50 IAC 2013 215 ILCS 125/5-3(a)	Group health insurance policies issued, amended, delivered or renewed on and after the effective date of this amendatory Act of 1989, shall provide a reasonable extension of benefits in the event of total disability on the date the policy is discontinued for any reason.	
1.D.13	Reinstatement *STATUTORY LANGUAGE REQUIRED	215 ILCS 5/357.5 50 IAC 5421.110(k)	If a company allows for reinstatement, policies must contain language describing requirements for reinstatement. A policy may be reinstated with or without an application as provided in the policy.	

SECTION E - CLAIMS/ DEDUCTIBLES/ COPAYMENTS/ COINSURANCE/ OUT-OF-POCKET/ ELIGIBLE EXPENSES				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
1.E.1	Precertification Penalties	215 ILCS 5/143(1)	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.	
1.E.2	Timely Payment *STATUTORY LANGUAGE REQUIRED	215 ILCS 5/ 368a(c) 215 ILCS 5/357.9 215 ILCS 125/5-3(a)	Claims shall be paid within 30 days following receipt of written due proof of loss. Failure to pay within such period shall entitle the insured to interest at the rate of 9% per annum from the 30th day.	
1.E.3	Coordination of Benefits	215 ILCS 5/367(11a) 215 ILCS 5/367(11b) 50 IAC 5421.110(s) 50 IAC 2009.EXHIBIT A	Policies are permitted, but not required, to contain coordination of benefits (COB) provisions consistent with the requirements of 50 IL Adm. Code 2009.	
1.E.4	Out-Of- Pocket Expense	§1302(e) of the ACA 42 USC 300gg-6	Policy must state all out-of-pocket limitations. The ACA sets the annual limitation on cost sharing. (For instance, the 2017 maximum annual limitation on cost sharing is \$7,150 for individual coverage and \$14,300 for family coverage.)	

SECTION F - APPEALS, COMPLAINTS, GREIVANCES, EXTERNAL REVIEWS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
1.F.1	Notice of Department of Insurance	215 ILCS 5/143c 50 IAC 5421.110(m)	Policy must provide a written notice of: (1) the address of the complaint department of the insurance company; and (2) the address of the Public Service Division of the Department of Insurance or its successor.	
1.F.2	Health Care Services Complaints and Appeals	215 ILCS 134/45 215 ILCS 5/155.36 215 ILCS 180/20 215 ILCS 125/4-6 50 IAC 5430.40 50 IAC 5421.110(p)	(1). <u>Expedited</u> - Plans must allow appeals for health care services, procedures and treatments, the denial of which could significantly increase the risk to an enrollee's health, either orally or in writing and must render a decision within 24 hours of receiving proper documentation. Appeals can be filed by the enrollee, the enrollee's designee or guardian, the enrollee's primary care physician, or the enrollee's health care provider. (2). <u>Standard</u> – Plans must establish procedures for appeals for health care services, procedures and treatments, the denial of which would not significantly increase the risk to an enrollee's health and must notify the party filing an appeal, within 3 business days, of all information that the plan requires to evaluate the appeal and must render a decision on the appeal within 15 business days after receipt of the required information. Appeals can be filed by the enrollee, the enrollee's designee or guardian, the enrollee's primary care physician, or the enrollee's health care provider. (3). Denials of expedited and standard appeals can be appealed to an external independent review.	
1.F.3	Health Care External Review Act	215 ILCS 5/155.36 215 ILCS 180/ 215 ILCS 180/75 215 ILCS 134/45	Each health carrier shall include a description of the external review procedures in, or attached to, the policy, certificate, membership booklet, and outline of coverage or other evidence of coverage it provides to covered persons. The description shall include a statement that informs the covered person of the right of the covered person to file a request for an external review of an adverse determination or final adverse determination with the Director. The statement shall explain that external review is available when the adverse determination or final adverse determination involves an issue of medical necessity, appropriateness, health care setting, level of care, or effectiveness. The statement shall include the toll-free telephone number and address of the Office of Consumer Health Insurance within the Department of Insurance.	
1.F.4	External Review Checklist		Go to External Review Checklist on DOI website	For Reference Only

1.F.5	Autism/ Alternative Medication or Covered Service	215 ILCS 5/356z.14(h-10) 215 ILCS 125/5-3(a)	An insurer may not deny or refuse to provide covered services, or refuse to renew, refuse to reissue, or otherwise terminate or restrict coverage under an individual contract, for a person diagnosed with an autism spectrum disorder on the basis that the individual declined an alternative medication or covered service when the individual's health care provider has determined that such medication or covered service may exacerbate clinical symptomatology and is medically contraindicated for the individual and the individual has requested and received a medical drug exception.	Affirmed
1.F.6	Prescription Drug Exception	215 ILCS 134/45.1 215 ILCS 5/155.36	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 plan's formulary; (2). the health benefit plan is discontinuing coverage of the drug; (3). the prescription drug alternatives required to be used in accordance with a step therapy requirement (a). has been ineffective in the treatment or (b). has caused an adverse reaction or harm to the enrollee; 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.	

SECTION G - BENEFITS - ILLINOIS MANDATES				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
1.G.1	Emergency Medical Condition	215 ILCS 5/155.36 215 ILCS 134/10	"Emergency medical condition" means a medical condition manifesting itself by acute symptoms of sufficient severity (including, but not limited to, severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in (1) placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy; (2) serious impairment to bodily functions; or (3) serious dysfunction of any bodily organ or part.	
1.G.2	Habilitative Services for Children	215 ILCS 5/356z.15 215 ILCS 125/5-3(a)	A policy must provide coverage for habilitative services for children under 19 years of age with a congenital, genetic, or early acquired disorder so long as all of the following conditions are met (1) A physician licensed to practice medicine in all its branches has diagnosed the child's congenital, genetic, or early acquired disorder. (2) The treatment is administered by a licensed speech-language pathologist, licensed audiologist, licensed occupational therapist, licensed physical therapist, licensed physician, licensed nurse, licensed optometrist, licensed nutritionist, licensed social worker, or licensed psychologist upon the referral of a physician licensed to practice medicine in all its branches. (3) The initial or continued treatment must be medically necessary and therapeutic and not experimental or investigational. " <u>Habilitative services</u> " means occupational therapy, physical therapy, speech therapy, and other services prescribed by the insured's treating physician pursuant to a treatment plan to enhance the ability of a child to function with a congenital, genetic, or early acquired disorder.	
1.G.3	Emergency Medical Care - Criminal Sexual Assault	215 ILCS 5/367(8) 215 ILCS 124/4-4	Policy must state that it will provide coverage for charges for testing and examination for victims of criminal sexual assault. Covered at 100% with no cost-sharing.	
1.G.4	Referrals and Second Opinions	215 ILCS 5/370i(a) 50 IAC 5421.130(a)	Policies must contain a description of any limitation for referrals or access to second opinions to ensure access and availability of health care services for the insured is not restricted.	
1.G.5	Amino Acid-Based Elemental Formulas	215 ILCS 5/356z.10 215 ILCS 125/5-3(a)	Coverage must include reimbursement for amino acid-based elemental formulas, regardless of delivery method, for diagnosis and treatment of eosinophilic disorders and short bowel syndrome.	
1.G.6	Breast - Fibrocystic Breast Condition	215 ILCS 5/356n 215 ILCS 125/4-16	Policy must state that coverage includes coverage for fibrocystic breast condition in the absence of a breast biopsy demonstrating an increased disposition to the development of breast cancer unless the enrollee's medical history is able to confirm a chronic, relapsing, symptomatic breast condition.	

1.G.7	Breast - Post Mastectomy Care	215 ILCS 5/356t 215 ILCS 125/4-6.5	Coverage must provide inpatient treatment following mastectomy for length of time to be determined by attending physician; must also provide for availability of post-discharge physician office visit or in-home nurse visit within 48 hours of discharge.	
1.G.8	Breast Cancer Pain Medication and Therapy	215 ILCS 5/356g.5-1 215 ILCS 125/5-3(a)	Coverage must include all medically necessary pain medication and pain therapy related to the treatment of breast cancer under the same terms and condition applicable to treatment of other conditions. The term "pain therapy" is defined.	
1.G.9	Breast Implant Removal	215 ILCS 356p 215 ILCS 125/4-6.2	Coverage must include-medically necessary breast implant removal for a sickness or injury. This provision does not apply to the removal of breast implants that were done solely for cosmetic purposes.	
1.G.10	Breast Reconstruction After Mastectomy	215 ILCS 5/356g(b) 215 ILCS 125/4-6.1(b) 50 IAC 2016	Coverage must provide for prosthetic devices or reconstructive surgery incident to the mastectomy. Coverage for breast reconstruction in connection with a mastectomy shall include: (1) reconstruction of the breast upon which the mastectomy has been performed; (2) surgery and reconstruction of the other breast to produce a symmetrical appearance; and(3) prostheses and treatment for physical complications at all stages of mastectomy, including lymphedemas.	
1.G.11	Cancer - Qualified Clinical Cancer Trials	215 ILCS 5/364.01 215 ILCS 125/5-3(a)	Plan must cover routine patient care for an insured participating in a qualified clinical cancer trial if the policy covers that same care for insureds not so enrolled. " <u>Routine patient care</u> " means all healthcare services provided in the qualified clinical cancer trial that are otherwise generally covered under the policy if those items or services were not provided in connection with a qualified clinical cancer trial consistent with the standard of care for the treatment of cancer, including the type and frequency of any diagnostic modality, that a provider typically provides to a cancer patient who is not enrolled in a qualified clinical cancer trial.	
1.G.12	Dental Care - Adjunctive Services	215 ILCS 5/356z.2 215 ILCS 125/5-3(a)	(a) A policy shall cover charges incurred, and anesthetics provided, in conjunction with dental care that is provided to a covered individual in a hospital or an ambulatory surgical treatment center if any of the following applies:(1) the individual is a child age 6 or under; (2) the individual has a medical condition that requires hospitalization or general anesthesia for dental care; or (3) the individual is a person with a disability. (a-5) A policy shall cover charges incurred, and anesthetics provided by a dentist in a dental office, oral surgeon's office, hospital, or ambulatory surgical treatment center if the individual is under age 19 and has been diagnosed with an autism spectrum disorder.	

1.G.13	Infertility (Fertility) Treatment	215 ILCS 5/356m 215 ILCS 125/5-3(a) 50 IAC 2015	Infertility benefits must be covered the same as any other condition for covered services rendered in connection with the diagnosis and/or treatment of infertility, including, but not limited to, in-vitro fertilization, uterine embryo lavage, embryo transfer, artificial insemination, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer, low tubal ovum transfer and intracytoplasmic sperm injection. The ACA does not allow for the exclusion of preexisting conditions. No lifetime limits for completed oocyte retrievals.
1.G.14	Maternity - Post-Parturition Care	215 ILCS 5/356s 215 ILCS 125/4-6.4	Coverage must provide minimum of 48 hours inpatient care for normal delivery and 96 hours for caesarian section. Shorter lengths of stays are permitted based on decision of attending physician.
1.G.15	Maternity - Prenatal HIV testing	215 ILCS 5/356z.1 215 ILCS 125/4-6.5	Plan must provide coverage for prenatal HIV testing ordered by an attending physician licensed to practice medicine in all its branches, or by a physician assistant or advanced practice registered nurse, including but not limited to orders consistent with the recommendations of the American College of Obstetricians and Gynecologists or the American Academy of Pediatrics.
1.G.16	Physical Therapy - Multiple Sclerosis Patients	215 ILCS 5/356z.8 215 ILCS 125/5-3(a)	Coverage must provide for medically necessary preventative physical therapy for insureds diagnosed with this disease. A definition of "preventative physical therapy" is included. Coverage limitations, deductibles, coinsurance features, etc. must be provided the same as any other illness.
1.G.17	Prosthetics/Orthotics	215 ILCS 5/356z.18 215 ILCS 125/5-3(a)	Shall include coverage for repairs and replacements and shall be subject to the other general exclusions, limitations, and financial requirements of the plan. " <u>Prosthetic Device</u> " means an artificial device to replace, in whole or in part, an arm or leg and includes accessories essential to the effective use of the device and the replacement or repair of the device based on the patient's physical condition as medically necessary. " <u>Customized Orthotic Device</u> " means a supportive device for the body or a part of the body, the head, neck, or extremities, and includes the repair or replacement of the device based on the patient's physical condition as medically necessary (<u>EXCLUDING</u> foot orthotics defined as an "in-shoe" device designed to support the structural components of the foot during weight-bearing activities.)
1.G.18	Diabetes - Self Management, Education & Nutrition	215 ILCS 5/356w 215 ILCS 125/5-3(a)	Benefits will be provided for outpatient self-management training, education and medical nutrition therapy. Benefits will be provided if these services are rendered by a physician, or duly certified, registered or licensed healthcare professional with expertise in diabetes management.

1.G.19	Diabetes - Preventive Foot Care	215 ILCS 5/356w 215 ILCS 125/5-3(a)	Policy must provide for foot care and foot examinations for persons with diabetes.	
1.G.20	Transplants - Human Organ Transplants	215 ILCS 5/356K 215 ILCS 5/367(13) 215 ILCS 125/4-5	Policy must provide coverage for expenses incurred for any organ transplantation procedure and may not deny coverage solely on the basis that such procedure is deemed experimental or investigational unless supported by the determination of the Office of Health Care Technology Assessment within the Agency for Health Care Policy and Research within the federal Department of Health and Human Services that such procedure is either experimental or investigational or that there is insufficient data or experience to determine whether an organ transplantation procedure is clinically acceptable.	
1.G.21	Diabetes Supplies	215 ILCS 5/356w 215 ILCS 125/5-3(a) 50 IAC 2019	Coverage for durable medical equipment shall be subject to the same deductible, copayment, and coinsurance provisions provided for other DME, depending on whether such coverage is provided under the policy or a durable medical equipment rider to the policy. Such minimum benefit shall not apply to a group policy of accident and health insurance that does not provide DME. Coverage for pharmaceuticals and supplies shall be subject to the same coverage, deductible, co-payment, and co-insurance provisions provided for other pharmaceuticals, depending on whether such coverage is provided under the policy or a drug rider to the policy. Such minimum benefit shall not apply to a group policy of accident and health insurance that does not provide drug coverage.	

SECTION H - BENEFITS - PREVENTIVE				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
1.H.1	Preventive Services ACA	Public Law 111-148 - PPACA 50 IAC 2001.8 50 IAC 5421.110(x) 42 U.S.C. 300gg-13 45 CFR 147.103	The Department requires the complete list of preventive covered services to appear in the certificate of insurance. The Department will not accept referring an insured to a web site or a 1-800 phone number. Benefits shall be provided at no cost sharing to the member when these services are delivered by a network provider.	
1.H.2	Preventive Services - Immunizations - Adults	50 IAC 2001.8(a)(1)(B) 50 IAC 5421.110(x) 42 U.S.C. 300gg-13 45 CFR 147.103	Plans are required to cover immunizations recommended by the Advisory Committee on Immunization Practices (ACIP) without charging a deductible, copayment or coinsurance. The list of covered immunizations that must be included in the contract can be found using the link under "Review Requirements." <u>NO COST SHARING IN-NETWORK</u>	
1.H.3	Preventive Services - Immunizations - Children	50 IAC 2001.8(a)(1)(B) 50 IAC 5421.110(x) 42 U.S.C. 300gg-13 45 CFR 147.103	Plans are required to cover immunizations recommended by the Advisory Committee on Immunization Practices (ACIP) without charging a deductible, copayment or coinsurance. The list of covered immunizations that must be included in the contract can be found using the link under "Review Requirements." <u>NO COST SHARING IN-NETWORK</u>	
1.H.4	Preventive Services - Adults	50 IAC 2001.8 50 IAC 5421.110(x) 42 U.S.C. 300gg-13 45 CFR 147.103	Plans are required to cover preventive services recommended by the U.S. Preventive Services Task Force without charging a deductible, copayment or coinsurance. The list of covered preventive services that must be included in the contract can be found using the web link provided. <u>NO COST SHARING IN-NETWORK</u>	
1.H.5	Preventive Services - Women	50 IAC 2001.8(a)(1)(D) 50 IAC 5421.110(x) CB 2012-05 42 U.S.C. 300gg-13 45 CFR 147.103	Plans are required to cover women's preventive services guidelines supported by the Health Resources and Services Administration without charging a deductible, copayment or coinsurance. The list of covered preventive services that must be included in the contract can be found using the link under "Review Requirements." <u>NO COST SHARING IN-NETWORK</u>	
1.H.6	Preventive Services - Children	50 IAC 2001.8(a)(1)(C) 50 IAC 5421.110(x) 42 U.S.C. 300gg-13 45 CFR 147.103	Plans are required to cover evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration. The list of covered preventive services that must be included in the contract can be found using the web link provided. <u>NO COST SHARING IN-NETWORK</u>	
1.H.7	Osteoporosis - Bone Mass Measurement	215 ILCS 5/356z.6 215 ILCS 125/5-3(a)	Policies must provide coverage for medically necessary bone mass measurement and for the diagnosis and treatment of osteoporosis. <u>NO COST SHARING IN-NETWORK</u>	

1.H.8	Breast Feeding (Lactation) Support, Supplies and Counseling - Breast Pumps	CB 2012-05 50 IAC 2001.8 50 IAC 5421.110(x) 42 U.S.C. 300gg-13 45 CFR 147.103	Comprehensive lactation support and counseling, by a trained provider during pregnancy and/or in the postpartum period, and costs for renting breastfeeding equipment, in conjunction with each birth. <u>NO COST SHARING IN-NETWORK</u>	
1.H.9	Colorectal Cancer Examination and Screening	215 ILCS 5/356x 215 ILCS 125/5-3(a)	Plan must provide coverage for all colorectal cancer examinations and laboratory tests for colorectal cancer as prescribed by a physician, in accordance with the published American Cancer Society guidelines on colorectal cancer screening or other existing colorectal cancer screening guidelines issued by nationally recognized professional medical societies or federal government agencies, including the National Cancer Institute, the Centers for Disease Control and Prevention, and the American College of Gastroenterology. <u>NO COST SHARING IN-NETWORK</u>	
1.H.10	Contraceptive/Birth Control Services	215 ILCS 5/356z.4 215 ILCS 125/5-3(a)	Policies must provide coverage for the insured and any dependent of the insured covered by the policy for all outpatient contraceptive services (consultations, examinations, procedures, and medical services, provided on an outpatient basis and related to the use of contraceptive methods (including natural family planning) to prevent an unintended pregnancy) and all outpatient contraceptive drugs and devices approved by the Food and Drug Administration. Sterilization covered below. <u>NO COST SHARING IN-NETWORK</u>	
1.H.11	Human Papillomavirus Vaccine (HPV)	215 ILCS 5/356z.9 215 ILCS 125/5-3(a)	Policies must provide coverage for a human papillomavirus vaccine (HPV) that is approved for marketing by the federal Food and Drug Administration. <u>NO COST SHARING IN-NETWORK</u>	
1.H.12	Mammography - Screening	215 ILCS 5/356g(a) 215 ILCS 5/356g.5 215 ILCS 125/4-6.1	Policies must provide coverage for screening by low-dose mammography for all women 35 years of age or older for the presence of occult breast cancer within the provisions of the policy, contract, or certificate. The coverage shall be as follows: 1. A baseline mammogram for women 35 to 39 years of age 2. An annual mammogram for women 40 years of age or older 3. A mammogram at the age and intervals considered medically necessary by the woman's health care provider for women under 40 years of age and having a family history of breast cancer, prior personal history of breast cancer, positive genetic testing, or other risk factors 4. A comprehensive ultrasound screening of an entire breast or breasts if a mammogram demonstrates heterogeneous or dense breast tissue, when medically necessary as determined by a physician licensed to practice medicine in all of its branches 5. A screening MRI when medically necessary, as determined by a physician licensed to practice medicine in all of its branches. Low-dose mammography includes digital mammography and includes breast tomosynthesis. Out-of-network shall be at least as favorable as for other radiological examinations covered by the policy or contract. <u>NO COST SHARING IN-NETWORK.</u>	

1.H.13	Pap Tests/ Prostate-Specific Antigen Tests/ Ovarian Cancer Surveillance Test	215 ILCS 5/356u 215 ILCS 125/4-6.5	Policies shall provide coverage for all of the following (1) An annual cervical smear or Pap smear test for female insureds (2) An annual digital rectal examination and a prostate-specific antigen test for male insureds upon the recommendation of a physician licensed to practice medicine in all its branches for (a) asymptomatic men age 50 and over (b) African-American men age 40 and over and (c) men age 40 and over with a family history of prostate cancer (3) Surveillance tests for ovarian cancer for female insureds who are at risk for ovarian cancer. <u>NO COST SHARING IN-NETWORK</u>	
1.H.14	Shingles Vaccine (Herpes Zoster)	215 ILCS 5/356z.13 215 ILCS 125/5-3(a)	Policies must provide coverage for a vaccine for shingles that is approved for marketing by the federal Food and Drug Administration if the vaccine is ordered by a physician licensed to practice medicine in all its branches and the enrollee is 60 years of age or older. <u>NO COST SHARING IN-NETWORK</u>	
1.H.15	Tobacco Smoking Cessation Program	215 ILCS 5/356z.21 215 ILCS 125/5-3(a) CB 2014-06 42 U.S.C. 300gg-13 45 CFR 147.103	Insurers must provide coverage for a tobacco use cessation program for persons enrolled in the plan. <u>NO COST SHARING IN-NETWORK</u>	
1.H.16	Sterilization	215 ILCS 5/356z.4(a,3,B) 215 ILCS 125/5-3(a)	A policy shall provide coverage for voluntary sterilization procedures and shall not impose a deductible, coinsurance, copayment, or any other cost-sharing requirement on the coverage provided. <u>NO COST SHARING IN-NETWORK</u>	
1.H.17	Wellness Programs <u>OPTIONAL</u>	215 ILCS 5/356z.17 215 ILCS 125/5-3(a) 50 IAC 2001.9(b)(2)(B) & (c)(3) & (f)(g)(h)(i)(j)(k) (rule language is taken directly from Federal law (45 CFR 146.121))	If a plan offers wellness coverage, it must: Give participants the opportunity to qualify for offered incentives at least once a year; and Allow a reasonable alternative to any individual for whom it is unreasonably difficult, due to a medical condition, to satisfy otherwise applicable wellness program standards. Plans may seek physician verification that health factors make it unreasonably difficult or medically inadvisable for the participant to satisfy the standards. <u>The size of the incentive is limited by law and rule to a defined percentage based on the type of program offered.</u>	

SECTION I - BENEFITS - MENTAL HEALTH/ SUBSTANCE USE DISORDER SERVICES/ BEHAVIORAL HEALTH TREATMENT				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
1.1.1	Autism Spectrum Disorder	215 ILCS 5/356z.14 215 ILCS 125/5-3(a)	Policies must provide coverage for individuals under 21 years of age coverage for the diagnosis of autism spectrum disorders and for the treatment of autism spectrum disorders. "Autism spectrum disorders" means pervasive developmental disorders as defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, including autism, Asperger's disorder and pervasive developmental disorder not otherwise specified. Diagnosis must be made by a physician or a licensed clinical psychologist with expertise in diagnosing autism spectrum disorders.	
1.1.2	Autism Spectrum Disorder - Prohibition on Coverage Termination	215 ILCS 5/356z.14(h10) 215 ILCS 125/5-3(a)	An insurer may not restrict coverage under an individual contract on the basis that the individual declined an alternative medication or covered service under certain circumstances.	
1.1.3	Autism Spectrum Disorder - Treatment	215 ILCS 5/356z.14 215 ILCS 125/5-3(a)	Policies shall include the following care prescribed, provided, or ordered for an individual diagnosed with an autism spectrum disorder by: 1). a physician licensed to practice medicine in all its branches or 2). a certified, registered, or licensed health care professional with expertise in treating effects of autism spectrum disorders when the care is determined to be medically necessary and ordered by a physician licensed to practice medicine in all its branches: a). Psychiatric care, b). Psychological care, c). habilitative or rehabilitative care, meaning professional, counseling, and guidance services and treatment programs, including applied behavior analysis, that are intended to develop, maintain, and restore the functioning of an individual. As used in this subsection (i), "applied behavior analysis" means the design, implementation, and evaluation of environmental modifications using behavioral stimuli and consequences to produce socially significant improvement in human behavior, including the use of direct observation, measurement, and functional analysis of the relations between environment and behavior. 3). Therapeutic care, including behavioral, speech, occupational, and physical therapies that provide treatment in the following areas: a). self care and feeding, b). pragmatic, receptive, and expressive language, c). cognitive functioning, d). applied behavior analysis, intervention, and modification, e). motor planning, and f). sensory processing.	

1.1.4	Mental Health and Addiction Parity	215 ILCS 5/370c.1 215 ILCS 125/5-3(a) CB 99-6 CB 2014-06	Policies shall ensure that (1) the financial requirements applicable to such mental, emotional, nervous, or substance use disorder or condition benefits are no more restrictive than the predominant financial requirements applied to substantially all hospital and medical benefits covered by the policy and that there are no separate cost-sharing requirements that are applicable only with respect to mental, emotional, nervous, or substance use disorder or condition benefits; and (2) the treatment limitations applicable to such mental, emotional, nervous or substance use disorder or condition benefits are no more restrictive than the predominant treatment limitations applied to substantially all hospital and medical benefits covered by the policy and that there are no separate treatment limitations that are applicable only with respect to mental, emotional, nervous, or substance use disorder or condition benefits.	
1.1.5	Mental (Behavioral) Health Treatment	215 ILCS 5/370c 215 ILCS 125/5-3(a) CB 2014-06	Policies must provide coverage for reasonable and necessary treatment and services for mental, emotional or nervous disorders or conditions, including serious mental illnesses. Any condition defined by the plan or coverage as being or as not being a mental health condition must be defined to be consistent with generally recognized independent standards of current medical practice (for example, the most current version of the Diagnostic and Statistical Manual of Mental Disorders (DSM), the most current version of the ICD, or State guidelines). "Serious Mental Illness" means the following mental disorders as classified in the current Diagnostic and Statistical Manual published by the American Psychiatric Association: (1) Schizophrenia (2) Paranoid and other psychotic disorders (3) Bipolar disorders (hypomanic, manic, depressive & mixed) (4) Major depressive disorders (single episode or recurrent) (5) Schizoaffective disorders (bipolar or depressive) (6) Pervasive developmental disorders (7) Obsessive-compulsive disorders (8) Depression in childhood and adolescence (9) Panic disorder (10) Post-traumatic stress disorders (acute, chronic, or delayed onset) (11) Anorexia nervosa and bulimia nervosa.	

1.1.6	Substance Use Disorders - Acute Treatment and Stabilization	215 ILCS 5/370c(b)(2.5) 215 ILCS 5/370c(b)(5.5) 215 ILCS 125/5 – 3(a)	Policies shall provide coverage for medically necessary acute treatment services and medically necessary clinical stabilization services. All medical necessity determinations for substance use disorders must be made in accordance with the most current edition of the American Society of Addiction Medicine Patient Placement Criteria. "Acute treatment services" means 24-hour medically supervised addiction treatment that provides evaluation and withdrawal management and may include biopsychosocial assessment, individual and group counseling, psychoeducational groups, and discharge planning. "Clinical stabilization services" means 24-hour treatment, usually following acute treatment services for substance abuse, which may include intensive education and counseling regarding the nature of addiction and its consequences, relapse prevention, outreach to families and significant others, and aftercare planning for individuals beginning to engage in recovery from addiction. "Substance use disorder" means the following mental disorders as defined in the most current edition of the Diagnostic and Statistical Manual (DSM) published by the American Psychiatric Association: (1) substance abuse disorders; (2) substance dependence disorders; and (3) substance induced disorders.	
1.1.7	Substance Use Disorders Inpatient Treatment	215 ILCS 370c(b)(9) 215 ILCS 125/5-3(a)	With respect to substance use disorders, coverage for inpatient treatment shall include coverage for treatment in a residential treatment center licensed by the Department of Public Health or the Department of Human Services.	

SECTION J - BENEFITS - PRESCRIPTION DRUGS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
1.J.1	Inhalants - Prescription	215 ILCS 5/356z.5 215 ILCS 125/5-3(a)	Plans may not deny or limit coverage for prescription inhalants to enable persons to breathe when suffering from asthma or other life-threatening bronchial ailments based upon any restriction on the number of days before an inhaler refill may be obtained if, contrary to those restrictions, the inhalants have been ordered or prescribed by the treating physician and are medically appropriate.	Affirmed
1.J.2	Organ Transplant Medication Notification Act	215 ILCS 175/15	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 health care 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 a patient to prevent the rejection of transplanted organs and tissues without notification and the documented consent of the prescribing physician and the patient.	
1.J.3	Prescription Drugs - Cancer Treatment	215 ILCS 5/356z.7 215 ILCS 125/4-6.3	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.	Affirmed

PART 2 - PPO/INDEMNITY ONLY REQUIREMENTS				
SECTION A - GENERAL FILING REQUIREMENTS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
2.A.1	Preferred Provider Network Registration Filing Required	215 ILCS 5/370i 50 IAC 2051.310 50 IAC 2051.330(a)&(b)	Insurers incorporating a preferred provider program must either register that program or provide required information for a previously incorporated program.	<u>SERFF Tracking #</u>
2.A.2	Network Adequacy Checklist	215 ILCS 5/370i 215 ILCS 5/356z.22	State Network Requirements.	
2.A.2	Illinois Network Adequacy (Tiered) Collection Template		Illinois Network Adequacy (Tiered) Collection Template on DOI website	
2.A.4	Form Filing Requirements for Certificates Intended for Out-of-State Use	215 ILCS 5/352(c) 50 IL Adm. Code 2021.40	Policies situated in Illinois, but intended for insureds who neither work in nor reside in Illinois, must be filed on an informational basis to claim exemption from Illinois mandates and other required provisions. Insurers not specifically filing under the exemption provided by 215 ILCS 5/352(c) must submit such filings for approval.	

SECTION B - CONTRACTUAL POLICY REQUIREMENTS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
2.B.1	Time Limit on Certain Defenses <u>*STATUTORY LANGUAGE REQUIRED</u>	215 ILCS 5/357.3	A policy is incontestable two years from the date of issue except for fraudulent misstatements made by the applicant on the application.	
2.B.2	Grace Period <u>*STATUTORY LANGUAGE REQUIRED</u>	215 ILCS 5/357.4	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."	
2.B.3	Notice of Claim <u>*STATUTORY LANGUAGE REQUIRED</u>	215 ILCS 5/357.6	Written notice of claim should be submitted to the company within 20 days of the occurrence or commencement of any loss.	
2.B.4	Claim Forms <u>*STATUTORY LANGUAGE REQUIRED</u>	215 ILCS 5/357.7	Claim form to be furnished within 15 days upon receipt of notice of claim from member.	
2.B.5	Proof of Loss <u>*STATUTORY LANGUAGE REQUIRED</u>	215 ILCS 5/357.8	Written proofs of loss should be submitted to the company within 90 days of loss.	
2.B.6	Payment of Claims to Beneficiary, Estate, etc. <u>*STATUTORY LANGUAGE REQUIRED</u>	215 ILCS 5/357.10	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." At the option of the issuer benefits may be paid to another person if included in the policy, benefit amounts are limited to \$1000	
2.B.7	Physical Examinations and Autopsy <u>*STATUTORY LANGUAGE REQUIRED</u>	215 ILCS 5/357.11	Insurers, at their own expense, have the right and opportunity to examine the insured when, and as reasonably often as required, during a claim's pending period. It may also conduct an autopsy in the case of death when law does not forbid it.	

2.B.8	Legal Action *STATUTORY LANGUAGE REQUIRED	215 ILCS 5/357.12	No such action shall be brought to recover before 60 days after written proof of loss or after 3 years from the date of due proof of loss is required to be furnished.	
2.B.9	Change of Beneficiary *STATUTORY LANGUAGE REQUIRED	215 ILCS 5/357.13	The individual designating a beneficiary retains the right to change that designation unless he/she makes that designation irrevocable.	
2.B.10	Misstatement of Age *OPTIONAL	215 ILCS 5/357.16	<u>If included, policy must contain statutory required language.</u> 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.	
2.B.11	Other Insurance in Company *OPTIONAL	215 ILCS 5/357.17	<u>If included, policy must contain statutory required language.</u> 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.	
2.B.12	Insurance with Other Companies *OPTIONAL	215 ILCS 5/357.18 215 ILCS 5/357.19	<u>If included, policy must contain statutory required language.</u> "No policy shall reduce benefits solely on account of the existence of similar benefits provided under other group policy 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."	

2.B.13	Reimbursement Provisions * <u>OPTIONAL</u>	215 ILCS 5/357.18 215 ILCS 5/357.19 50 IAC 2020.40	<p><u>If included, policy must contain statutory required language.</u> 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."</p>	
2.B.14	Subrogation Provision * <u>OPTIONAL</u>	215 ILCS 5/357.18 215 ILCS 5/357.19 50 IAC 2020.50	<p><u>If the policy includes this provision it must contain statutory required language.</u> 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."</p>	

2.B.15	Relation of Earnings to Insurance *OPTIONAL	215 ILCS 5/357.20	If included, policy must contain statutory required language. "If the total monthly amount of loss of time benefits promised for the same loss under all valid loss of time coverage upon the insured, whether payable on a weekly or monthly basis, shall exceed the monthly earnings of the insured at the time disability commenced or his average monthly earnings for the period of 2 years immediately preceding a disability for which claim is made, whichever is greater, the company will be liable only for such proportionate amount of such benefits under this policy as the amount of such monthly earnings or such average monthly earnings of the insured bears to the total amount of monthly benefits for the same loss under all such coverage upon the insured at the time such disability commences and for the return of such part of the premiums paid during such 2 years as shall exceed the pro-rata amount of the premiums for the benefits actually paid hereunder; but this shall not operate to reduce the total monthly amount of benefits payable under all such coverage upon the insured below the sum of \$200 or the sum of the monthly benefits specified in such coverages, whichever is the lesser, nor shall it operate to reduce benefits other than those payable for loss of time."	
2.B.16	Premium – Unpaid *OPTIONAL	215 ILCS 5/357.21	If included, policy must contain statutory required language. Upon payment of a claim under the policy, any premium then due and unpaid or covered by any note or written order may be deducted.	
2.B.17	Cancellation *OPTIONAL	215 ILCS 5/357.22	If included, policy must contain statutory required language. "The company may cancel this policy at any time by written notice delivered to the insured, or mailed to his last address as shown by the records of the company, stating when, not less than 30 days thereafter, such cancellation shall be effective; and after the policy has been continued beyond its original term the insured may cancel this policy at any time by written notice delivered or mailed to the company, effective upon receipt or on such later date as may be specified in such notice. In the event of cancellation, the company will return promptly the unearned portion of any premium paid. If the insured cancels, the earned premium shall be computed by the use of the short-rate table last filed with the state official having supervision of insurance in the state where the insured resided when the policy was issued. If the company cancels, the earned premium shall be computed pro-rata. Cancellation shall be without prejudice to any claim originating prior to the effective date of cancellation." (Notice to the policy holder of the cancellable nature of his policy shall be set forth on the face of the policy.)	
2.B.18	Conformity with State Statutes *OPTIONAL	215 ILCS 5/357.23	If included, policy must contain statutory required language. Any provision of the 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.	
2.B.19	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

SECTION C - NETWORK POLICY REQUIREMENTS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
2.C.1	Accessibility or Availability of In-Network Providers	50 IAC 2051.310(a)(6)(H)	Policy must have a provision ensuring that when a beneficiary has made a good faith effort to utilize preferred providers for a covered service and it is determined the administrator does not have the appropriate preferred providers due to insufficient number, type or distance, the administrator shall ensure, directly or indirectly, by terms contained in the payer contract, that the beneficiary will be provided the covered service at no greater cost to the beneficiary than if the service had been provided by a preferred provider.	
2.C.2	Limited Benefit Disclosure	215 ILCS 5/356z.3	Policies must include the following disclosure: " <u>WARNING, LIMITED BENEFITS WILL BE PAID WHEN NON-PARTICIPATING PROVIDERS ARE USED.</u> You should be aware that when you elect to utilize the services of a non-participating provider for a covered service in non-emergency situations, benefit payments to such non-participating provider are not based upon the amount billed. The basis of your benefit payment 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. <u>YOU CAN EXPECT TO PAY MORE THAN THE COINSURANCE AMOUNT DEFINED IN THE POLICY AFTER THE PLAN HAS PAID ITS REQUIRED PORTION.</u> Non-participating providers may bill members for any amount up to the billed charge after the plan has paid its portion of the bill as provided in Section 356z.3a of the Illinois Insurance Code. Participating providers have agreed to accept discounted payments for services with no additional billing to the member other than co-insurance and deductible 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.". This must be on cover or first page of policy and schedule.	

SECTION D - MEMBERSHIP/ELIGIBILITY/WHEN COVERAGE BEGINS/WHEN COVERAGE ENDS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
2.D.2	Group Accident and Health Insurance Conversion Privilege	215 ILCS 5/367e.1	Policies must provide that an employee or member (i) whose insurance under the group policy has been terminated for any reason other than discontinuance of the group policy in its entirety where there is a succeeding carrier, or failure of the employee or member to pay any required contribution; and (ii) who has been continuously insured under the group policy (and under any group policy providing similar benefits which it replaces) for at least three months immediately prior to termination, shall be entitled to have issued to him by the insurer a policy of health insurance.	
2.D.3	Continuation of Coverage upon Death of Employee	215 ILCS 5/367(5)	No policy of group accident and health insurance may be issued or delivered in this State unless it provides that upon the death of the insured employee or group member the dependents' coverage, if any, continues for a period of at least 90 days subject to any other policy provisions relating to termination of dependents' coverage	

SECTION E - BENEFITS - ILLINOIS MANDATES				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
2.E.1	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
2.E.2	Alcoholism	215 ILCS 5/367(7)	Plans must cover the treatment of alcoholism.	
2.E.3	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
2.E.4	Dental Care - Oral Surgery/TMJ Services and Devices	215 ILCS 5/356q	Policies shall provide coverage for the reasonable and necessary medical treatment of temporomandibular joint disorder and craniomandibular disorder.	

SECTION F - BENEFITS - PRESCRIPTION DRUGS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
2.F.1	Cancer Drug Parity	215 ILCS 5/356z.20	The financial requirements and treatment limitations applicable to orally-administered cancer medications may be no more restrictive than those same requirements applied to intravenously administered or injected cancer medications.	
2.F.2	Eye Drops - Topical Medication	215 ILCS 156/5	Plans must provide coverage for the refill of a prescription for topical eye medication when: 1). the medication is to treat a chronic condition of the eye; 2). the refill is requested by the insured prior to the last day of the prescribed dosage period and after at least 75% of the predicted days of use; and 3). the prescribing physician licensed to practice medicine in all its branches or optometrist indicates on the original prescription that refills are permitted and that the early refills requested by the insured do not exceed the total number of refills prescribed.	
2.F.3	Immune Gamma Globulin Therapy	215 ILCS 5/356z.24	Plans must cover immune gamma globulin therapy for persons diagnosed with a primary immunodeficiency when prescribed as medically necessary by a physician. Initial authorization shall be for no less than 3 months; reauthorization may occur every 6 months thereafter. For persons who have been in treatment for 2 years, reauthorization shall be no less than every 12 months, unless more frequently indicated by physician.	
2.F.4	Opioid Antagonist	215 ILCS 5/356z.23	Plans must provide coverage for at least one opioid antagonist, including the medication product, administration devices, and any pharmacy administration fees related to the dispensing of the opioid antagonist. This coverage must include refills for expired or utilized opioid antagonists. "Opioid antagonist" means a drug that binds to opioid receptors and blocks or inhibits the effect of opioids acting on those receptors, including, but not limited to, naloxone hydrochloride or any other similarly acting drug approved by the U.S. Food and Drug Administration.	

PART 3 - HMO ONLY REQUIREMENTS				
SECTION A - NETWORK POLICY REQUIREMENTS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
3.A.1	Network Filing Required	77 IAC 240.40	Illinois Department of Public Health Personnel, Organization and Provider Requirements.	SERFF Tracking #
3.A.2	Out of Area Benefits and Services	50 IAC 5421.110(h)	The group contract, evidence of coverage and individual contract shall contain a specific description of benefits and services available out of the HMO's designated service area.	
3.A.3	Standing Referral to a Specialist	215 ILCS 134/40(b)	A health care plan shall establish a procedure by which an enrollee who requires the treatment of a specialist physician or other health care provider may obtain a standing referral to that individual. Such a referral may be effective for up to one year and may be renewed and re-renewed.	Affirmed
3.A.4	Utilization of Health Care Facilities	215 ILCS 134/43	A health care plan must provide its enrollees with a description of their rights and responsibilities for obtaining referrals and for making appropriate use of health care facilities when their PCP is not available.	
3.A.5	Notice of Provider Nonrenewal or Termination	215 ILCS 134/20	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.	Affirmed

SECTION B - MEMBERSHIP/ELIGIBILITY/WHEN COVERAGE BEGINS/WHEN COVERAGE ENDS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
3.B.1	Eligibility Requirements	50 IAC 5421.110(e)	The group contract, evidence of coverage and individual contract must contain eligibility requirements that explain the conditions that must be met to enroll in the plan, the limiting age for enrollees and eligible dependents, including the effects of Medicare eligibility, and a clear statement regarding newborn coverage.	
3.B.2	Prohibition on Medicaid Language	215 ILCS 125/4-2(b)	A Health Maintenance Organization contract may not contain any provision which limits or excludes payments of health care services to or on behalf of the enrollee because the enrollee or any covered dependent is eligible for or is receiving Medicaid benefits in this or any other state.	Affirmed
3.B.3	Grace Period Requirement	50 IAC 5421.110(l)	A group contract or individual contract not involving the use of a premium tax credit shall provide for a grace period for the payment of any premium, except the first, during which coverage shall remain in effect if payment is made during the grace period. The grace period for a group contract shall not be less than 10 days. The grace period for an individual contract shall not be less than 31 days.	

SECTION C - CLAIMS/ DEDUCTIBLES/ COPAYMENTS/ COINSURANCE/ OUT-OF-POCKET/ ELIGIBLE EXPENSES				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
3.C.1	Emergency Services Prior to Stabilization	215 ILCS 134/65 50 IAC 5420.110(b)	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.	Affirmed
3.C.2	Post Stabilization Services	215 ILCS 134/70 50 IAC 5420.120	If prior authorization for covered post-stabilization services is required by the health care 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 health care plan or its delegated health care provider, or 2). after 2 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.	Affirmed
3.C.3	Deductibles and Copayments	50 IAC 5421.110(i)	An HMO may require deductibles and copayments of enrollees as a condition for the receipt of specific health care services, including basic health care services. Deductibles and copayments shall be the only allowable charge, other than premiums, assessed enrollees. Copayments and deductibles appearing in the policy shall be for specific dollar amounts or for specific percentages of the cost of the health care services.	Affirmed
3.C.4	Refunds/ Additional Premiums	215 ILCS 125/5-3(f)	If a Health Maintenance Organizations and a group policy holder (employer or other enrollment unit) agree to refund arrangements or to charge additional premiums the following terms and conditions must be met (i) the amount of, and other terms and conditions with respect to the refund or additional premium are set forth in the group or enrollment unit contract agreed in advance of the period for which a refund is to be paid or additional premium is to be charged (which period shall not be less than one year) and (ii) the amount of the refund or additional premium shall not exceed 20% of the Health Maintenance Organization's profitable or unprofitable experience with respect to the group or other enrollment unit for the period.	

SECTION D - APPEALS, COMPLAINTS, GREIVANCES, EXTERNAL REVIEWS				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
3.D.1	Administrative Complaints and Appeals	215 ILCS 134/50 215 ILCS 125/4-6 50 IAC 5430.40 50 IAC 5421.110(p)	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. <u>Administrative Complaints and Appeals may not be submitted for external review.</u>	

SECTION E - BENEFITS - ILLINOIS MANDATES				
Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
3.E.1	Basic Health Care Services	50 IAC 5421.130	Except when superseded by other law, HMOs must provide coverage for Basic Health Care Services as provided by 50 IAC 5421.130.	
3.E.2	Emergency Transportation/ Ambulance	215 ILCS 125/4-15	No contract or evidence of coverage for basic health care services delivered, issued for delivery, renewed or amended by a Health Maintenance Organization shall exclude coverage for emergency transportation by ambulance.	Affirmed

PART 4 - HMO / POS ONLY REQUIREMENTS

SECTION A - GENERAL FILING REQUIREMENTS

Line	Review Requirement	Reference	Items that must be included with Filing	Location/Affirmed
4.A.1	Filing of POS Product	215 ILCS 125/4.5-1 50 IAC 5421.113	The filing must include an HMO portion (base) and an indemnity portion. The HMO filing must be filed with the HMO unit and the indemnity portion with the LAH unit. Illinois does not permit a POS plan with a preferred provider organization (PPO) base and an HMO 'tail' (out of network piece).	Affirmed

IMPORTANT NOTICE: This Checklist does not include all of the requirements of Illinois laws, regulations or bulletins. Companies are responsible for reviewing Illinois laws, regulations and bulletins to ensure that forms are fully compliant before filing the forms.

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