



Illinois Department of Insurance

PAT QUINN
Governor

MICHAEL T. McRAITH
Director

TO: ALL LIFE, ACCIDENT AND HEALTH COMPANIES, HMOs, LHSOs, and VHSPs
WRITING POLICIES OR CONTRACTS SUBJECT TO THE FEDERAL HEALTH
CARE REFORM LEGISLATION CONTAINED IN THE **PATIENT PROTECTION
AND AFFORDABLE CARE ACT OF 2010 (PPACA)**

FROM: MICHAEL T. MCRAITH

DATE: MAY 14, 2010

RE: COMPANY BULLETIN 2010-02

**DEPARTMENT NOTICE OF INTENT TO EXPEDITE REVIEW OF CERTIFIED
PPACA COMPLIANCE FILINGS**

The federal Patient Protection and Affordability Act of 2010 (PPACA) requires health care plans to issue policies compliant with relevant PPACA provisions by September 23, 2010. PPACA will require numerous policy form changes and the Department will provide advice and support to companies on how to achieve those changes. Our objective is to ensure Illinois consumers have access to health coverage policies containing the PPACA required mandates. By this bulletin, the Department outlines steps it will take to ensure companies can submit compliant filings and obtain Department approval in a timely and comprehensive manner.

The Department will issue directions to permit companies to file amendatory policy language in an expedited and certified manner. These instructions will explain the use of Illinois' PPACA endorsement template. This template will address compliance standards required by PPACA to be included in health policies. The template endorsement, if submitted verbatim and certified as such by an officer of the company, will be accepted by the Department as satisfying the requirements of PPACA and will be approved in an expedited manner.

Companies that choose not to use the template endorsement may file under the standard filing process and the filing will not be expedited.

The full directions and explanation of the endorsement and the process for filing will be included in a bulletin to be issued shortly. The Department recognizes that time is of the essence in ensuring companies have sufficient time to amend existing policies. The Department intends for the citizens of Illinois to receive the consumer protections provided by PPACA. We look forward to the cooperation of the insurance industry in this process.

Questions regarding this bulletin should be directed to Bill McAndrew at bill.mcandrew@illinois.gov.