

ILLINOIS – STATE REQUIRED BENEFITS

A Name of Required Benefit	B Market Applicability	C Year of Enactment	D Citation Number
Infertility	Group and group HMO contracts that provide coverage for more than 25 employees	Before 2012	215 ILCS 5/356m 215 ILCS 125/5-3
Post-mastectomy care	Applies to individual and group insurance policies that provide benefits for surgical coverage. Also applies to individual and group HMO contracts.	Before 2012	215 ILCS 5/356t 215 ILCS 125/4-6.5
Maternity including prenatal and post-natal care	Individual and group HMO	Before 2012	50 Ill. Admin. Code 5421.130(e)
Maternity – complications of pregnancy	Individual and group insurance policies and individual and group HMO contracts	Before 2012	50 Ill. Admin. Code 2603.30(11)
Maternity – postpartum care	Applies to individual and group insurance policies that provide maternity coverage. Also applies to individual and group HMO contracts.	Before 2012	215 ILCS 5/356s 215 ILCS 125/4-6.4
Maternity – prenatal HIV testing	Applies to individual and group insurance policies and individual and group HMO contracts.	Before 2012	P.A. 92-130 215 ILCS 5/356z.1 215 ILCS 125/4-6.5
Mental health parity – “Serious Mental Illness”	Applies to group insurance policies and group HMO contracts, with more than 50 employees that provide coverage for hospital or medical expenses. Does not apply to employer groups with 50 or fewer employees, who choose to not offer mental health and/or substance use disorder benefits to their employees. However, health insurers must offer groups the choice to provide mental health and/or substance use disorders benefits to groups of any size. Any mental health and or substance use disorder benefits that the group employer decides to offer to its employees must provide the benefits subject to the Illinois Mental Health Parity Law provisions of P.A. 97-0437.	Before 2012	50 Ill. Adm. Code 5421.130(h) 215 ILCS 5/370c(b)(1) 215 ILCS 5/370 c.1 Amended by PA 97-0437
Mental health HMOs	Previously applied to Individual and group HMO contracts. Federal Standards for large group policies effective October 3, 2009. P.A. 97-0437 effective for group policies issued, delivered or amended on or after August 18, 2011.	Before 2012	50 Ill. Adm. Code 5421.130(h) Amended by P.A. 97-0437
Alcoholism and substance abuse	Applies to group insurance policies and group HMO contracts, with more than 50 employees that provide coverage for hospital or medical expenses. Does not apply to employer groups with 50 or fewer employees, who choose to not offer mental health and/or substance use disorder benefits to their employees. However, health insurers must offer groups the choice to provide mental health and/or substance use disorders benefits to groups of any size. Any mental health and or substance use disorder benefits that the group employer decides to offer to its employees must provide the benefits subject to the Illinois Mental Health Parity Law provisions of P.A. 97-0437.	Before 2012	215 ILCS 5/370c 215 ILCS 5/370c.1 Amended by P.A. 97-0437
Coverage for inpatient treatment of alcoholism	Group accident and health insurance policies that provide inpatient hospital coverage	Before 2012	215 ILCS 5/367(7)
Cancer drug parity	Individual and group	Before 2012	PA 97-0198 215 ILCS 5/356z.19
Cancer treatment – prescription drugs	Group and individual/group HMO	Before 2012	215 ILCS 5/356z.7 215 ILCS 125/4-6.3 Amended by P.A. 96-457
Habilitative services for children under age 19	Individual and group and all individual/group HMO	Before 2012	P.A. 95-1049 (SB 101) 215 ILCS 5/356z.15 215 ILCS 125/5-3 215 ILCS 165/10
Prosthetic and orthotic devices	Individual and group and all individual/group HMO and Voluntary Health Service Plans	Before 2012	P.A. 96-833 (HB 2652) 215 ILCS 356z.18
Breast exam	Individual and group and all individual/group HMO	Before 2012	P.A. 95-189 215 ILCS 5/356g.5 215 ILCS 125/5-3
Breast ultrasound screening	Individual and group and all individual/group HMO	Before 2012	P.A. 95-431 215 ILCS 5/356g 215 ILCS 125/4-6.1
Colorectal cancer screening	Individual and group and all individual/group HMO	Before 2012	P.A. 93-568 215 ILCS 5/356x 215 ILCS 125/5-3

A Name of Required Benefit	B Market Applicability	C Year of Enactment	D Citation Number
Contraceptives	Individual and group and all individual/group HMO	Before 2012	P.A. 93-102 215 ILCS 5/356z.4 215 ILCS 125/5-3
HPV vaccine	Individual and group and all individual/group HMO	Before 2012	P.A. 95-422 215 ILCS 5/356z.9 215 ILCS 125/5-3
Mammograms	Individual and group and all individual/group HMO	Before 2012	215 ILCS 5/356g 215 ILCS 125/4-6.1 Amended by P.A. 95-1045
Ovarian cancer testing	Individual and group and all individual/group HMO	Before 2012	P.A. 94-122 215 ILCS 5/356u 215 ILCS 125/5-3
Pap smears	Individual and group and all individual/group HMO	Before 2012	215 ILCS 5/356u 215 ILCS 125/4-6.5 50 Ill. Adm. Code 5421.130g
Preventive health services (including well child care)	Individual and group HMO	Before 2012	50 Ill. Adm. Code 5421.130g
Prostate specific antigen testing	Group and group HMO	Before 2012	215 ILCS 5/356u 215 ILCS 125/4-6.5
Shingles vaccine	Individual and group and all individual/group HMO	Before 2012	P.A. 95-978 (HB 4602) 215 ILCS 5/356z.13 215 ILCS 125/5-3
Mastectomy - reconstruction	Applies to individual and group health policies and to individual and group HMO contracts that provide coverage for mastectomies.	Before 2012	P.A. 92-0048 215 ILCS 5/356g(b) 215 ILCS 125/4-6.1
Cancer clinical trials	Group accident and health policies	Before 2012	P.A. 97-0091 215 ILCS 5/364.01(c)
Diabetes self-management	Group insurance policies and group HMOs	Before 2012	P.A. 90-741 215 ILCS 5/356w 215 ILCS 125/5-3 Amended by P.A. 97-281
Amino acid-based elemental formulas	Individual and group and all individual/group HMO	Before 2012	Public Act 95-520 [215 ILCS 5/356z.10] 215 ILCS 125/5-3
Dental adjunctive services	Individual and group and all individual/group HMO	Before 2012	P.A. 92-764 215 ILCS 5/356z.2 215 ILCS 125/5-3
Breast cancer pain	Individual and group and all individual/group HMO	Before 2012	P.A. 95-1045 215 ILCS 5/356g.5-1 215 ILCS 125/5-3
Prescription inhalants	Applies to individual and group insurance policies and HMO contracts that provide coverage for prescription drugs.	Before 2012	P.A. 93-529 215 ILCS 5/356z.5 215 ILCS 125/5-3
Organ transplants – immunosuppressant Drugs	Individual and group and all individual/group HMO	Before 2012	P.A. 95-1045 215 ILCS 5/356g.5-1 215 ILCS 125/5-3
Organ transplants	Applies to individual and group insurance policies and to individual and group HMO and Voluntary Health Services Plans	Before 2012	215] ILCS 5/367(13) 215] ILCS 5/356k 215 ILCS 125/4-5
Osteoporosis	Individual and group and all individual/group HMO	Before 2012	215 ILCS 5/356z.6 215 ILCS 125/5-3
Autism spectrum disorders	Individual and group and all individual/group HMO	Before 2012	P.A. 95-1005 215 ILCS 5/356z.14

A Name of Required Benefit	B Market Applicability	C Year of Enactment	D Citation Number
Implant removal when medically necessary for treatment of sickness or injury. Does not apply for implants implanted solely for cosmetic reasons	Applies to individual and group health policies and to individual and group HMO contracts	Before 2012	215 ILCS 5/356p 215 ILCS 125/4-6.2
Multiple sclerosis preventative physical therapy	Individual and group and all individual/group HMO	Before 2012	P.A. 94-1076 [215 ILCS 5/356z.8] 215 ILCS 125/5-3