

## Illinois - State Required Benefits

Benefit	Name of Required Benefit	Market Applicability	Citation Number
Infertility Treatment	Infertility	Group and group HMO contracts that provide coverage for more than 25 employees	215 ILCS 5/356m 215 ILCS 125/5-3
Inpatient Hospital Services (e.g., Hospital Stay)	Post-mastectomy care	Applies to individual and group insurance policies that provide benefits for surgical coverage. Also applies to individual and group HMO contracts.	[215 ILCS 5/356t] [215 ILCS 125/4-6.5]
Prenatal and Postnatal Care	Maternity including prenatal and post-natal care	Individual and group HMO	[50 Ill. Admin. Code 5421.130(e)]
Delivery and All Inpatient Services for Maternity Care	Maternity – complications of pregnancy	Individual and group insurance policies and individual and group HMO contracts	[50 Ill. Admin. Code 2603.30(11)]
Delivery and All Inpatient Services for Maternity Care	Maternity – postpartum care	Applies to individual and group insurance policies that provide maternity coverage. Also applies to individual and group HMO contracts.	[215 ILCS 5/356s] [215 ILCS 125/4-6.4]
Delivery and All Inpatient Services for Maternity Care	Maternity – prenatal HIV testing	Applies to individual and group insurance policies and individual and group HMO contracts.	P.A. 92-130 [215 ILCS 5/356z.l] [215 ILCS 125/4-6.5]

Benefit	Name of Required Benefit	Market Applicability	Citation Number
Mental/Behavioral Health Outpatient Services	Mental health parity – "Serious Mental Illness"	<p>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.</p>	<p>50 Ill. Adm. Code 5421.130(h)  [215 ILCS 5/370c(b)(1)]  [215 ILCS 5/370 c.1]  Amended by PA 97-0437</p>

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<b>Mental/Behavioral Health Inpatient Services</b>	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.	50 Ill. Adm. Code 5421.130(h) [215 ILCS 5/370c] [215 ILCS 5/370c.1] Amended by PA 97-0437
<b>Mental/Behavioral Health Outpatient Services</b>	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	[50 Ill. Adm. Code 5421.130(h)] Amended by P.A. 97-0437

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<b>Mental/Behavioral Health Inpatient Services</b>	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	[50 Ill. Adm. Code 5421.130(h)] Amended by P.A. 97-0437
<b>Substance Abuse Disorder Outpatient Services</b>	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.	[215 ILCS 5/370c] [215 ILCS 5/370c.1] Amended by P.A. 97-0437

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<b>Substance Abuse Disorder Inpatient Services</b>	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.	[215 ILCS 5/370c] [215 ILCS 5/370c.1] Amended by P.A. 97-0437
<b>Substance Abuse Disorder Inpatient Services</b>	Coverage for inpatient treatment of alcoholism	Group accident and health insurance policies that provide inpatient hospital coverage	215 ILCS 5/367(7)
<b>Specialty Drugs</b>	Cancer drug parity	Individual and group	PA 97-0198 215 ILCS 5/356z.19
<b>Specialty Drugs</b>	Cancer treatment – prescription drugs	Group and individual/group HMO	[215 ILCS 5/356z.7] [215 ILCS 125/4-6.3] Amended by P.A. 96-457
<b>Habilitation Services</b>	Habilitative services for children under age 19	Individual and group and all individual/group HMO	P.A. 95-1049 (SB 101) [215 ILCS 5/356z.15] [215 ILCS 125/5-3] [215 ILCS 165/10]

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<b>Durable Medical Equipment</b>	Prosthetic and orthotic devices	Individual and group and all individual/group HMO and Voluntary Health Service Plans	P.A. 96-833 (HB 2652) [215 ILCS 356z.18]
<b>Preventive Care/Screening/Immunization</b>	Breast exam	Individual and group and all individual/group HMO	P.A. 95-189 [215 ILCS 5/356g.5] [215 ILCS 125/5-3]
<b>Preventive Care/Screening/Immunization</b>	Breast ultrasound screening	Individual and group and all individual/group HMO	P.A. 95-431 [215 ILCS 5/356g ] [215 ILCS 125/4-6.1]
<b>Preventive Care/Screening/Immunization</b>	Colorectal cancer screening	Individual and group and all individual/group HMO	P.A. 93-568 [215 ILCS 5/356x] [215 ILCS 125/5-3]
<b>Preventive Care/Screening/Immunization</b>	Contraceptives	Individual and group and all individual/group HMO	P.A. 93-102 [215 ILCS 5/356z.4] [215 ILCS 125/5-3]
<b>Preventive Care/Screening/Immunization</b>	HPV vaccine	Individual and group and all individual/group HMO	P.A. 95-422 [215 ILCS 5/356z.9] [215 ILCS 125/5-3]
<b>Preventive Care/Screening/Immunization</b>	Mammograms	Individual and group and all individual/group HMO	[215 ILCS 5/356g] [215 ILCS 125/4-6.1]Amended by P.A. 95-1045
<b>Preventive Care/Screening/Immunization</b>	Ovarian cancer testing	Individual and group and all individual/group HMO	P.A. 94-122 [215 ILCS 5/356u] [215 ILCS 125/5-3]
<b>Preventive Care/Screening/Immunization</b>	Pap smears	Individual and group and all individual/group HMO	[215 ILCS 5/356u] [215 ILCS 125/4-6.5] [50 Ill. Adm. Code 5421.130g]
<b>Preventive Care/Screening/Immunization</b>	Preventive health services(including well child care)	Individual and group HMO	[50 Ill. Adm. Code 5421.130g]
<b>Preventive Care/Screening/Immunization</b>	Prostate specific antigen testing	Group and group HMO	[215 ILCS 5/356u] [215 ILCS 125/4-6.5]

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<b>Preventive Care/Screening/Immunization</b>	Shingles vaccine	Individual and group and all individual/group HMO	P.A. 95-978 (HB 4602) [215 ILCS 5/356z.13] [215 ILCS 125/5-3]
<b>Autism Spectrum Disorders</b>	Autism spectrum disorders	Individual and group and all individual/group HMO	P.A. 95-1005 [215 ILCS 5/356z.14]
<b>Breast Implant Removal</b>	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	[215 ILCS 5/356p] [215 ILCS 125/4-6.2]
<b>Clinical Trials</b>	Cancer clinical trials	Group accident and health policies	P.A. 97-0091 [215 ILCS 5/364.01(c)]
<b>Dental Anesthesia</b>	Dental adjunctive services	Individual and group and all individual/group HMO	P.A. 92-764 [215 ILCS 5/356z.2] [215 ILCS 125/5-3]
<b>Diabetes Care Management</b>	Diabetes self-management	Group insurance policies and group HMOs	P.A. 90-741 [215 ILCS 5/356w] [215 ILCS 125/5-3] Amended by P.A. 97-281
<b>Inherited Metabolic Disorder - PKU</b>	Amino acid-based elemental formulas	Individual and group and all individual/group HMO	Public Act 95-520 [215 ILCS 5/356z.10] [215 ILCS 125/5-3]
<b>Multiple Sclerosis</b>	Multiple sclerosis preventative physical therapy	Individual and group and all individual/group HMO	P.A. 94-1076 [215 ILCS 5/356z.8] [215 ILCS 125/5-3]
<b>Bones/Joints</b>	Osteoporosis	Individual and group and all individual/group HMO	[215 ILCS 5/356z.6] [215 ILCS 125/5-3]
<b>Organ Transplants</b>	Organ transplants	Applies to individual and group insurance policies and to individual and group HMO and Voluntary Health Services Plans	[215] ILCS 5/367(13)] [215] ILCS 5/356k] 215 ILCS 125/4-5]
<b>Prescription Drugs Other</b>	Breast cancer pain	Individual and group and all individual/group HMO	P.A. 95-1045 [215 ILCS 5/356g.5-1] [215 ILCS 125/5-3]