

AN ACT concerning regulation.

**Be it enacted by the People of the State of Illinois,  
represented in the General Assembly:**

Section 5. The Illinois Insurance Code is amended by changing Section 356u as follows:

(215 ILCS 5/356u)

Sec. 356u. Pap tests and prostate cancer screenings.

(a) A group policy of accident and health insurance that provides coverage for hospital or medical treatment or services for illness on an expense-incurred basis and is amended, delivered, issued, or renewed after January 1, 2024 shall provide coverage, without imposing a deductible, coinsurance, copayment, or any other cost-sharing requirement, for all of the following:

(1) An annual cervical smear or Pap smear test for all ~~female~~ insureds.

(2) An annual prostate cancer screening for ~~male~~ insureds upon the recommendation of a physician licensed to practice medicine in all its branches for:

(A) asymptomatic individuals ~~men~~ age 50 and over;

(B) African-American individuals ~~men~~ age 40 and over; and

(C) individuals ~~men~~ age 40 and over with a family

history of or genetic predisposition to prostate cancer.

(3) Surveillance tests for ovarian cancer for ~~female~~ insureds who are at risk for ovarian cancer.

(b) This Section shall not apply to agreements, contracts, or policies that provide coverage for a specified disease or other limited benefit coverage.

(c) This Section does not apply to coverage of prostate cancer screenings to the extent such coverage would disqualify a high-deductible health plan from eligibility for a health savings account pursuant to Section 223 of the Internal Revenue Code.

(d) For the purposes of this Section:

"At risk for ovarian cancer" means:

(1) having a family history (i) with one or more first-degree relatives with ovarian cancer, (ii) of clusters of ~~women~~ relatives with breast cancer, or (iii) of nonpolyposis colorectal cancer; or

(2) testing positive for BRCA1 or BRCA2 mutations.

"Prostate cancer screening" means medically viable methods for the detection and diagnosis of prostate cancer, including a digital rectal exam and the prostate-specific antigen test and associated laboratory work. "Prostate cancer screening" includes medically necessary subsequent follow-up testing as directed by a health care provider, including, but not limited to:

- (1) urinary analysis;
- (2) serum biomarkers; and
- (3) medical imaging, including, but not limited to, magnetic resonance imaging.

"Surveillance tests for ovarian cancer" means annual screening using (i) CA-125 serum tumor marker testing, (ii) transvaginal ultrasound, (iii) pelvic examination.

(Source: P.A. 102-1073, eff. 1-1-23.)

Section 99. Effective date. This Act takes effect January 1, 2025.