

1 AN ACT concerning regulation.

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

4 Section 5. The Illinois Insurance Code is amended by  
5 changing Section 356z.48 as follows:

6 (215 ILCS 5/356z.48)

7 Sec. 356z.48. Colonoscopy coverage.

8 (a) A group policy of accident and health insurance that  
9 is amended, delivered, issued, or renewed on or after January  
10 1, 2022 shall provide coverage for a colonoscopy that is a  
11 follow-up exam based on an initial screen where the  
12 colonoscopy was determined to be medically necessary by a  
13 physician licensed to practice medicine in all its branches,  
14 an advanced practice registered nurse, or a physician  
15 assistant.

16 (b) A group or individual policy of accident and health  
17 insurance or managed care plan amended, delivered, issued, or  
18 renewed on or after January 1, 2025 shall provide coverage for  
19 a colonoscopy determined to be medically necessary.

20 (c) ~~(b)~~ A policy subject to this Section shall not impose a  
21 deductible, coinsurance, copayment, or any other cost-sharing  
22 requirement on the coverage provided; except that this  
23 subsection does not apply to coverage of colonoscopies to the

1 extent such coverage would disqualify a high-deductible health  
2 plan from eligibility for a health savings account pursuant to  
3 Section 223 of the Internal Revenue Code.

4 (Source: P.A. 102-443, eff. 1-1-22; 102-813, eff. 5-13-22.)