**Section 2025.30 Definitions**

"Act" means the Illinois Health Insurance Portability and Accountability Act [215 ILCS 97].

"Anniversary Date" means the annually recurring date of the initial issuance of the policy.

"COBRA" means the federal Consolidated Omnibus Budget Reconciliation Act of 1985 (29 U.S. C. 1161 through 1168 and 42 U.S.C. 300bb-1 through 300bb- 8).

"Code" means the Illinois Insurance Code [215 ILCS 5].

"Department" means the Department of Insurance.

"Director" means the Director of the Department of Insurance.

"Employee" means any individual employed by an employer*.* (29 U.S.C. 1002(6))

"Employer" means any person acting directly as an employer, or indirectly in the interest of an employer, in relation to an employee benefit plan, and includes a group or association of employers acting for an employer in such capacity. Employer shall include only employers of 2 or more employees. (29 U.S.C. 1002(5))

*"Group Health Plan" means an employee welfare benefit plan (as defined in section 3(1) of the Employee Retirement Income Security Act of 1974* (29 U.S.C. 1002)) *to the extent that the plan provides medical care (as defined in paragraph (2) of that section and including items and services paid for as medical care) to employees or their dependents (as defined under the terms of the plan) directly or through insurance, reimbursement, or otherwise.* [215 ILCS 97/5]

*"Health Insurance Issuer" means an insurance company, insurance service, or insurance organization (including a health maintenance organization) which is licensed to engage in the business of insurance in a state and which is subject to Illinois law that regulates insurance (within the meaning of section 514(b)(2) of the Employee Retirement Income Security Act of 1974* (29 U.S.C. 1144))*. This term does not include a group health plan.* [215 ILCS 97/5]

"Renewal Date" means each annual anniversary date unless otherwise specifically defined by the contract. A renewal date may not be defined to a period shorter than the underwriting and benefit time frames established by the contract.

(Source: Amended at 48 Ill. Reg. 7234, effective April 30, 2024)