

Illinois Law Change	Effective Date	What it is?	Does it apply to municipalities?	Impact to IPBC	Carrier Notes for IPBC
215 ILCS 5/356z.80 Coverage for testing for Klinefelter syndrome. [As added by P.A. 104-73]	Upon renewal on or after January 1, 2027	Provide coverage for a karyotype test or related hormone testing to diagnose Klinefelter syndrome.	Yes, required under municipal code.	IPBC will add coverage as of 7/1/2027	<i>Update early Spring 2027</i>
Illinois Senate Bill 69: Riding Therapy	Upon renewal on or after January 1, 2027	Requires coverage for medically necessary services, including hippotherapy, that include equine movement as part of a therapeutic intervention. The mandate defines hippotherapy as equine movement used to engage sensory, neuromotor and cognitive functions, when used by a licensed occupational therapist, physical therapist or speech-language pathologist, with a professional horse handler and therapy horse.	Yes. Fully Insured group including Small Group, Mid-Market, Large Group, Municipality/County/Schools and the State Employees Plan, PPO, POS, HMO, Grandfathered and Transitional Self-Insured Municipality/County/Schools and the State Employees Plan	No benefit changes are needed, but benefit booklets will be updated to reflect this coverage.	BCBSIL plans already cover medically necessary hippotherapy for autism, as part of applied behavior analysis (ABA) therapy. The bill adds speech-language therapists/pathologists as a provider type for this service, which aligns with our current coverage. UHC details to come
IL SB 2770: Expands definition of first responders	As of January 1, 2027	Expands definition of first responders to county medical examiners and coroners.	Yes, required under municipal code.	IPBC will comply with mandate upon renewal as of 1/1/2027	BCBSIL & UHC are already set up as there is already coverage for other first responders
HB3677: Complex Rehabilitation Technology	Upon renewal on or after January 1, 2027	Creates the Complex Wheelchair Right to Repair Act which defines terminology and sets requirements for insurers and suppliers of complex rehabilitation technology.	Yes, required under municipal code.	IPBC will comply with mandate upon renewal as of 7/1/2027	BCBSIL will specifically add language to the plan documents to define complex rehabilitation technology. Will remove the current limit of one month for rental coverage UHC details to come

HB 5492: Hormone Therapy Coverage	Upon renewal on or after January 1, 2028	Amends the Pharmacy Practice Act. Provides coverage for up to a 12-month supply of prescription hormone therapy and the necessary supplies	Yes, required under municipal code.	IPBC will comply with mandate upon renewal as of 7/1/2027	Still in process
SB 1418: Peripheral Artery Test	Upon renewal on or after January 1, 2027	Requires coverage of a peripheral artery disease screening test for at risk individuals	Yes, required under municipal code.	IPBC will comply with mandate upon renewal as of 7/1/2027	Still in process

The Alera Group Team has complied the above list to be as inclusive as possible of all of the legislation that has been passed in the State of Illinois within 2026. If there are any missing legislative regulations, Alera Group cannot be held legally responsible.

