

West's  
Illinois  
Insurance Laws



© 2025 Thomson Reuters

ISBN: 979-8-350-20820-7

This publication was created to provide you with accurate and authoritative information concerning the subject matter covered; however, this publication was not necessarily prepared by persons licensed to practice law in a particular jurisdiction. The publisher is not engaged in rendering legal or other professional advice and this publication is not a substitute for the advice of an attorney. If you require legal or other expert advice, you should seek the services of a competent attorney or other professional.

ILLINOIS COMPILED STATUTES ANNOTATED is a trademark of West Publishing Corporation.

West's, Westlaw, and SMITH-HURD are registered in the U.S. Patent and Trademark Office.

Thomson Reuters Westlaw is a trademark of Thomson Reuters and its affiliates.

## **PREFACE**

---

The statutory text of the Illinois Insurance Laws is up to date as amended through the end of the 2024 Regular Session of the 103rd General Assembly.

The Insurance Laws Index was prepared and brought to date by the publisher.

### **CONTACT US**

For additional information or research assistance, contact the Reference Attorneys at 1-800-REF-ATTY (1-800-733-2889) or by Live Chat: Access via Westlaw. Contact our U.S. legal editorial department directly with your questions and suggestions by e-mail at [editors.us-legal@tr.com](mailto:editors.us-legal@tr.com).

Thank you for subscribing to this product. Should you have any questions regarding this product, please contact Customer Service at 1-800-328-4880 or by submitting an online request through our Support center on [legal.thomsonreuters.com](http://legal.thomsonreuters.com). If you would like to inquire about related publications, or to place an order, please contact us at 1-888-728-7677 or visit us at [legal.thomsonreuters.com](http://legal.thomsonreuters.com).

THE PUBLISHER

April 2025



# THOMSON REUTERS PROVIEW™

**This title is one of many now available on your tablet as an eBook.**

Take your research mobile. Powered by the Thomson Reuters ProView™ app, our eBooks deliver the same trusted content as your print resources, but in a compact, on-the-go format.

ProView eBooks are designed for the way you work. You can add your own notes and highlights to the text, and all of your annotations will transfer electronically to every new edition of your eBook.

You can also instantly verify primary authority with built-in links to Westlaw® and KeyCite®, so you can be confident that you're accessing the most current and accurate information.

**To find out more about ProView eBooks and available discounts, call 1-800-328-9352.**



# TABLE OF CONTENTS

## ILLINOIS COMPILED STATUTES

### INSURANCE CHAPTER 215—INSURANCE

Act	Page
5. Illinois Insurance Code . . . . .	1
93. Small Employer Health Insurance Rating Act . . . . .	579
95. Small Employer Rating, Renewability and Portability Health Insurance Act . . . . .	581
97. Illinois Health Insurance Portability and Accountability Act . . . . .	581
100. Reinsurance Intermediary Act . . . . .	590
105. Comprehensive Health Insurance Plan Act . . . . .	595
106. Children’s Health Insurance Program Act . . . . .	610
107. Producer Controlled Insurer Act . . . . .	615
109. Dental Care Patient Protection Act . . . . .	618
110. Dental Service Plan Act . . . . .	622
111. Uniform Electronic Transactions in Dental Care Billing Act . . . . .	629
113. Employee Leasing Company Act . . . . .	630
115. Employees Dental Freedom of Choice Act . . . . .	632
120. Farm Mutual Insurance Company Act of 1986 . . . . .	633
121. Navigator Certification Act . . . . .	638
122. Illinois Health Benefits Exchange Law . . . . .	640
123. Health Care Purchasing Group Act . . . . .	643
124. Network Adequacy and Transparency Act . . . . .	646
125. Health Maintenance Organization Act . . . . .	670
130. Limited Health Service Organization Act . . . . .	701
132. Illinois Long-Term Care Partnership Program Act . . . . .	713
134. Managed Care Reform and Patient Rights Act . . . . .	714
135. Pharmaceutical Service Plan Act . . . . .	731
136. Portable Electronics Insurance Act . . . . .	731
138. Uniform Prescription Drug Information Card Act . . . . .	733
139. Uniform Health Care Service Benefits Information Card Act . . . . .	735
140. Product Liability Insurance Act . . . . .	737
145. Property Fire Loss Act . . . . .	737
150. Religious and Charitable Risk Pooling Trust Act . . . . .	738
152. Service Contract Act . . . . .	743
153. Structured Settlement Protection Act . . . . .	746
155. Title Insurance Act . . . . .	749
156. Topical Eye Medication Prescription Act . . . . .	764
157. Use of Credit Information in Personal Insurance Act . . . . .	765
158. Viatical Settlements Act . . . . .	767
159. Viatical Settlements Act of 2009 . . . . .	767
160. Vision Service Plan Act . . . . .	784

**TABLE OF CONTENTS**

<b>Act</b>		<b>Page</b>
161.	Vision Care Plan Regulation Act .....	784
165.	Voluntary Health Services Plans Act .....	785
170.	Covering ALL KIDS Health Insurance Act .....	796
175.	Organ Transplant Medication Notification Act .....	796
180.	Health Carrier External Review Act .....	797
185.	Unclaimed Life Insurance Benefits Act .....	811
190.	Short-Term, Limited-Duration Health Insurance Coverage Act.....	814
195.	COVID-19 Medically Necessary Diagnostic Testing Act .....	814
200.	Prior Authorization Reform Act .....	814
205.	Private Primary Residential Flood Insurance Act .....	819
210.	Health Insurance Coverage Premium Misalignment Study Act .....	820
215.	Insurance Data Security Law .....	821

**RELATED LAWS**

**CHAPTER 5—GENERAL PROVISIONS**

220.	Intergovernmental Cooperation Act .....	827
350.	State Employee Indemnification Act .....	840
375.	State Employees Group Insurance Act of 1971 .....	843
377.	State Employee Health Savings Account Law .....	871

**CHAPTER 20—EXECUTIVE BRANCH**

1405.	Civil Administrative Code of Illinois .....	873
1410.	Burn Victims Relief Act .....	877
2225.	Free Healthcare Benefits Application Assistance Act .....	877
2230.	Health Care Affordability Act .....	878
2905.	State Fire Marshal Act .....	878
3501.	Illinois Finance Authority Act .....	881
3934.	Electronic Health Records Taskforce Act .....	884
3935.	Experimental Organ Transplantation Procedures Act .....	884

**CHAPTER 40—PENSIONS**

5.	Illinois Pension Code .....	887
----	-----------------------------	-----

**CHAPTER 45—INTERSTATE COMPACTS**

160.	Interstate Insurance Receivership Compact Act .....	903
162.	Interstate Insurance Product Regulation Compact .....	909

**CHAPTER 55—COUNTIES**

5.	Counties Code .....	917
----	---------------------	-----

**CHAPTER 65—MUNICIPALITIES**

5.	Illinois Municipal Code .....	924
----	-------------------------------	-----

**TABLE OF CONTENTS**

**CHAPTER 105—SCHOOLS**

<b>Act</b>		<b>Page</b>
105.	Asbestos Abatement Act . . . . .	936

**CHAPTER 210—HEALTH FACILITIES AND REGULATION**

89.	Hospital Uninsured Patient Discount Act . . . . .	943
-----	---	-----

**CHAPTER 225—PROFESSIONS, OCCUPATIONS, AND BUSINESS OPERATIONS**

62.	Osteopathic and Allopathic Healthcare Discrimination Act . . . . .	947
-----	--	-----

**CHAPTER 240—WAREHOUSES**

40.	Grain Code . . . . .	948
-----	----------------------	-----

**CHAPTER 305—PUBLIC AID**

60.	Pediatric Palliative Care Act . . . . .	951
65.	Early Mental Health and Addictions Treatment Act . . . . .	953
66.	Rebuild Illinois Mental Health Workforce Act . . . . .	956

**CHAPTER 310—HOUSING**

45.	Illinois Mortgage Insurance Fund Act . . . . .	959
-----	--	-----

**CHAPTER 330—VETERANS AND SERVICE MEMBERS**

126.	Veterans' Health Insurance Program Act of 2008 . . . . .	962
------	--	-----

**CHAPTER 410—PUBLIC HEALTH**

50.	Medical Patient Rights Act . . . . .	965
513.	Genetic Information Privacy Act . . . . .	969

**CHAPTER 425—FIRE SAFETY**

25.	Fire Investigation Act . . . . .	977
-----	----------------------------------	-----

**CHAPTER 430—PUBLIC SAFETY**

85.	Amusement Ride and Attraction Safety Act . . . . .	982
-----	--	-----

**CHAPTER 625—VEHICLES**

5.	Illinois Vehicle Code . . . . .	983
45.	Boat Registration and Safety Act . . . . .	1145

**TABLE OF CONTENTS**

**CHAPTER 725—CRIMINAL PROCEDURE**

<b>Act</b>	<b>Page</b>
195. Quasi-Criminal and Misdemeanor Pretrial Release Act .....	1158

**CHAPTER 735—CIVIL PROCEDURE**

5. Code of Civil Procedure .....	1159
----------------------------------	------

**CHAPTER 740—CIVIL LIABILITIES**

35. Construction Contract Indemnification for Negligence Act .....	1160
92. Insurance Claims Fraud Prevention Act .....	1160

**CHAPTER 760—TRUSTS AND FIDUCIARIES**

75. Securities in Fiduciary Accounts Act .....	1164
--	------

**CHAPTER 765—PROPERTY**

605. Condominium Property Act .....	1166
930. Mortgage Insurance Limitation and Notification Act .....	1168
1015. Bailment Insurance Act .....	1169

**CHAPTER 805—BUSINESS ORGANIZATIONS**

105. General Not For Profit Corporation Act of 1986 .....	1170
---	------

**CHAPTER 815—BUSINESS TRANSACTIONS**

180. Collateral Protection Act .....	1213
375. Motor Vehicle Retail Installment Sales Act .....	1215
405. Retail Installment Sales Act .....	1217
505. Consumer Fraud and Deceptive Business Practices Act .....	1217
510. Uniform Deceptive Trade Practices Act .....	1260
530. Personal Information Protection Act .....	1261

**CHAPTER 820—EMPLOYMENT**

45. Health Insurance Claim Filing Act .....	1266
46. Consumer Coverage Disclosure Act .....	1266
305. Workers' Compensation Act .....	1267
310. Workers' Occupational Diseases Act .....	1288
320. Public Safety Employee Benefits Act .....	1291

<b>Index</b> .....	<b>I-1</b>
--------------------	------------