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Because the statute database is maintained primarily for legislative drafting purposes, statutory changes are sometimes included in the statute database before they take effect. If the source note at the end of a Section of the statutes includes a Public Act that has not yet taken effect, the version of the law that is currently in effect may have already been removed from the database and you should refer to that Public Act to see the changes made to the current law.

## EMPLOYMENT (820 ILCS 46/) Consumer Coverage Disclosure Act.

(820 ILCS 46/1)

Sec. 1. Short title. This Act may be cited as the Consumer Coverage Disclosure Act.

(Source: P.A. 102-630, eff. 8-27-21.)

(820 ILCS 46/5)

Sec. 5. Definitions. As used in this Act:

"Employee" means any individual permitted to work by an employer.

"Employer" means an individual, partnership, corporation, association, business, trust, person, or entity for whom employees are gainfully employed in Illinois and includes the State of Illinois, any State officer, department or agency, any unit of local government, and any school district.  
(Source: P.A. 102-630, eff. 8-27-21.)

(820 ILCS 46/10)

Sec. 10. Required disclosures.

(a) An employer that provides group health insurance coverage to its employees shall, upon hire, annually thereafter, and upon request from an employee, provide all employees eligible for the coverage a written list of the covered benefits included in the group health insurance coverage in a format that easily compares those covered benefits with the essential health insurance benefits required of individual health insurance coverage regulated by the State of Illinois.

(b) The Department of Insurance shall provide information outlining the essential health insurance benefits of individual health insurance coverage regulated by the State of Illinois, which an employer may use to inform eligible employees of benefits included or not included in their health insurance coverage.

(c) An employer may comply with the requirements of subsection (a) by providing the required information by email to its employees or providing the information on a website that an

employee is able to regularly access.  
(Source: P.A. 102-630, eff. 8-27-21.)

(820 ILCS 46/15)

Sec. 15. Enforcement. It is the duty of the Department of Labor to enforce the provisions of this Act.

The Department of Labor has the power to conduct inspections in connection with the administration and enforcement of this Act. Upon request of the Department of Labor, the employer shall demonstrate that each employee received the information required by Section 10 and maintain records of providing such information for one year. Upon finding of a violation, the Department of Labor shall issue a notice to show cause giving the employer 30 days to comply.

If the employer does not comply within 30 days, the Department may impose a penalty as provided for in this Act. The Department shall conduct hearings in accordance with the Illinois Administrative Procedure Act upon written complaint of a violation of the Act made by an investigator of the Department or any interested person. After the hearing, if supported by the evidence, the Department may determine the amount of any civil penalty allowed by the Act.

(Source: P.A. 102-630, eff. 8-27-21.)

(820 ILCS 46/20)

Sec. 20. Review under Administrative Review Law. Any party to a proceeding under this Act may apply for and obtain judicial review of an order of the Department entered under this Act in accordance with the provisions of the Administrative Review Law, and the Department in proceedings under the Act may obtain an order from the court for the enforcement of its order.

(Source: P.A. 102-630, eff. 8-27-21.)

(820 ILCS 46/25)

Sec. 25. Penalties.

(a) The Department may impose civil penalties as follows:

(1) For an employer with fewer than 4 employees: a penalty not to exceed \$500 for a first offense; a penalty not to exceed \$1,000 for a second offense; and a penalty not to exceed \$3,000 for a third or subsequent offense.

(2) For an employer with 4 or more employees: a penalty not to exceed \$1,000 for a first offense; a penalty not to exceed \$3,000 for a second offense; and a penalty not to exceed \$5,000 for a third or subsequent offense.

(b) The appropriateness of the penalty to the size of the employer, the good faith efforts made by the employer to comply, and the gravity of the violation shall be considered in determining the amount of the civil penalty.

(c) The amount of the penalty, when finally determined, may be recovered in a civil action brought by the Director of Labor in any circuit court. In this litigation, the Director of Labor shall be represented by the Attorney General.

(d) Any administrative determination by the Department as to the amount of each penalty shall be final unless reviewed as provided in Section 20 of this Act.  
(Source: P.A. 102-630, eff. 8-27-21.)

(820 ILCS 46/99)

Sec. 99. Effective date. This Act takes effect upon becoming law.

(Source: P.A. 102-630, eff. 8-27-21.)

Employer Name:	BOONE WINNEBAGO REGIONAL OFFICE OF EDUCATION
Employer State of Situs:	Illinois
Name of Issuer:	BlueCross-BlueShield of Illinois QUARTZ
Plan Marketing Name:	PERFORMANCE PLUS HMO, HMO HSA
Plan Year:	2022

**Ten (10) Essential Health Benefit (EHB) Categories:**

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

**2020-2022 Illinois Essential Health Benefit (EHB) Listing (P.A. 102-0630)**

Item	EHB Benefit	EHB Category	Employer Plan Covered Benefit?
1	Accidental Injury -- Dental	Ambulatory	Covered
2	Allergy Injections and Testing	Ambulatory	Covered
3	Bone anchored hearing aids	Ambulatory	Covered
4	Durable Medical Equipment	Ambulatory	Covered
5	Hospice	Ambulatory	Covered
6	Infertility (Fertility) Treatment	Ambulatory	Covered
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	Ambulatory	Covered
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)	Ambulatory	Covered
9	Private-Duty Nursing	Ambulatory	Covered
10	Prosthetics/Orthotics	Ambulatory	Covered
11	Sterilization (vasectomy men)	Ambulatory	Covered
12	Temporomandibular Joint Disorder (TMJ)	Ambulatory	Covered
13	Emergency Room Services (Includes MH/SUD Emergency)	Emergency services	Covered
14	Emergency Transportation/ Ambulance	Emergency services	Covered
15	Bariatric Surgery (Obesity)	Hospitalization	Covered
16	Breast Reconstruction After Mastectomy	Hospitalization	Covered
17	Reconstructive Surgery	Hospitalization	Covered
18	Inpatient Hospital Services (e.g., Hospital Stay)	Hospitalization	Covered
19	Skilled Nursing Facility	Hospitalization	Covered
20	Transplants - Human Organ Transplants (Including transportation & lodging)	Hospitalization	Covered
21	Diagnostic Services	Laboratory services	Covered
22	Intranasal opioid reversal agent associated with opioid prescriptions	MH/SUD	Covered
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)	MH/SUD	Covered
24	Opioid Medically Assisted Treatment (MAT)	MH/SUD	Covered

25	Substance Use Disorders (Including Inpatient Treatment)	MH/SUD		Covered
26	Tele-Psychiatry	MH/SUD		Covered
27	Topical Anti-Inflammatory acute and chronic pain medication	MH/SUD		Covered
28	Pediatric Dental Care	Pediatric Oral and Vision Care		Not Covered
29	Pediatric Vision Coverage	Pediatric Oral and Vision Care		Not Covered
30	Maternity Service	Pregnancy, Maternity, and Newborn Care		Covered
31	Outpatient Prescription Drugs	Prescription drugs		Covered
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services		Covered
33	Contraceptive/Birth Control Services	Preventive and Wellness Services		Covered
34	Diabetes Self-Management Training and Education	Preventive and Wellness Services		Covered
35	Diabetic Supplies for Treatment of Diabetes	Preventive and Wellness Services		Covered
36	Mammography - Screening	Preventive and Wellness Services		Covered
37	Osteoporosis - Bone Mass Measurement	Preventive and Wellness Services		Covered
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test	Preventive and Wellness Services		Covered
39	Preventive Care Services	Preventive and Wellness Services		Covered
40	Sterilization (women)	Preventive and Wellness Services		Covered
41	Chiropractic & Osteopathic Manipulation	Rehabilitative and Habilitative Services and Devices		Covered
42	Habilitative and Rehabilitative Services	Rehabilitative and Habilitative Services and Devices		Covered

*Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.*