

Illinois State Medical Society

SB3491 Holmes

Network Adequacy and Transparency

The intent of HB 311 (PA 100-502) was to cover health plans. Certain insurance companies sell limited products for dental and vision plans which are typically sold separately than the normal health plan and during the negotiations it was agreed that PA 100-502 should not cover these dental and vision type products. We believe that since the language of PA 100-502 did not specifically incorporate dental and vision that this was not a concern; however, the Department of Insurance and the Illinois Life Insurance Council specifically asked for an exclusion to be clear. All sides agreed on the intent and the legislation was filed. With that, Humana asked for the change regarding provider directories. Insurance companies can be fined under PA 100-502 for failing to keep directories up to date. This change ensured that an insurance company could not be fined if the physician or health care provider submits information that is inaccurate to the insurance company.