

March 25, 2022

### **Benefit Updates Based on New Illinois Laws** ***Applies to all groups***

Blue Cross and Blue Shield of Illinois (BCBSIL) is updating several benefits due to new laws in Illinois.

#### **Definition of Infertility for Coverage of Infertility Benefits**

As a result of House Bill 3709, BCBSIL is updating the definition of infertility in our benefit booklets based on the updated definition in the statute. Specifically, infertility is defined as **any** of the following:

1. Failure to establish a pregnancy or to carry a pregnancy to live birth.
    - After 12 months of regular, unprotected sexual intercourse if the woman is 35 or younger
    - After 6 months of regular, unprotected sexual intercourse if the woman is over 35
    - Conceiving but having a miscarriage does not restart the 12-month or 6-month term for determining infertility
  2. Inability to reproduce either as a single individual or with a partner without medical intervention
  3. A licensed physician's findings based on a patient's medical, sexual and reproductive history, age, physical findings or diagnostic testing
- **Applies to:** Retail plans, Custom and Standard Fully Insured plans, Grandfathered and Transitional plans, PPO, HMO and POS plans, Student Health plans and ASO plans for State Employees.
  - **Effective date:** For all policies issued, amended, delivered or renewed on or after Jan. 1, 2022.

#### **Colonoscopy Coverage**

As a result of House Bill 2653, BCBSIL will cover colonoscopies without cost sharing when they are follow-up exams to initial screening and determined medically necessary.

- **Applies to:** All HMO plans, including those that are Retail, Custom and Standard Fully Insured, Grandfathered and Transitional, Student Health and ASO. This change will not apply to high deductible health plans (HDHPs) where zero cost-sharing coverage conflicts with federal Internal Revenue Service (IRS) requirements.
- **Effective date:** For all policies issued, amended, delivered or renewed on or after Jan. 1, 2022.

#### **Port Wine Stains Coverage**

As a result of Senate Bill 2158, BCBSIL will cover medically necessary treatment of port wine stains.

- **Applies to:** Retail plans, Custom and Standard Fully Insured plans, Grandfathered and Transitional PPO and HMO plans, Student Health plans, and ASO plans for State Employees, County Employees, Municipal Employees or School Districts.
- **Effective date:** For all policies issued, amended, delivered or renewed on or after Jan. 1, 2022.

#### **Coverage for Temporomandibular Joint Disorder (TMJ)**

As a result of Senate Bill 499 the current benefit for the requirement for PPO plans to cover treatment for TMJ is being extended to the plan types listed below.

- **Applies to:** HMO, Medicaid and plans, including ASO plans, for State, Municipality and County employees.
- **Effective date:** For all policies issued, amended, delivered or renewed on or after Jan. 1, 2022.

#### **Coverage for Biomarker Testing**

As a result of House Bill 1779, BCBSIL will cover evidence-based biomarker testing when performed to diagnose, treat, manage or monitor a disease or condition.

- **Applies to:** PPO and HMO plans that are Retail, Custom and Standard Fully Insured, Grandfathered and Transitional, Student Health, and ASO plans for State Employees, County Employees, Municipal Employees or School Districts.
- **Effective date:** For all policies issued, amended, delivered or renewed on or after Jan. 1, 2022.

#### **Coverage for A1c and Vitamin D Testing**

As a result of Senate Bill 1854, BCBSIL will cover A1c tests for prediabetes, Type 1 and Type 2 diabetes when deemed medically necessary and Vitamin D testing for a vitamin D deficiency when deemed medically necessary.

- **Applies to:** PPO and HMO plans that are Retail, Custom and Standard Fully Insured, Grandfathered and Transitional, and Student Health.

- **Effective date:** For all policies issued, amended, delivered or renewed on or after Jan. 1, 2022.

### Coverage for Cancer Screening

As a result of House Bill 2109, which has also been called "Cal's Law," in covering medically necessary cancer screenings, BCBSIL will not apply utilization management to cancer screenings that the provider determines is medically necessary.

- **Applies to:** PPO and HMO plans that are Retail, Custom and Standard Fully Insured, Grandfathered and Transitional, Student Health, and ASO plans for State Employees, County Employees, Municipal Employees or School Districts.
- **Effective date:** For all policies issued, amended, delivered or renewed on or after Jan. 1, 2022.

### Coverage of Pancreatic Cancer Screening

Senate Bill 968 requires coverage for medically necessary pancreatic cancer screenings, but BCBSIL is not making any changes as pancreatic cancer screenings will continue to be covered, subject to medical necessity and applicable cost sharing.

---

**bcbsil.com**

---

File is in portable document format (PDF). To view this file, you may need to install a PDF reader program. Most PDF readers are a free download. One option is Adobe® Reader® which has a built-in screen reader. Other Adobe accessibility tools and information can be downloaded at <http://access.adobe.com>.

By clicking this link, you will go to a new website/app ("site"). This new site may be offered by a vendor or an independent third party. The site may also contain non-Medicare related information. In addition, some sites may require you to agree to their terms of use and privacy policy.

---

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation,  
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

---

300 E. Randolph Street, Chicago, IL 60601  
© Copyright 2023 Health Care Service Corporation. All Rights Reserved.