

Governor Quinn Announces Ground-breaking Consumer Health Insurance Reform Legislation

Taps nearly \$200 Million in Federal Funds, Protects Consumer's Rights

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CHICAGO—May 4, 2010. Governor Pat Quinn today announced legislation that will expand insurance coverage for uninsured people with pre-existing conditions by tapping into nearly \$200 million in federal funds. As part of this legislative push, Governor Quinn is also introducing a measure to create a Health Consumer's Bill of Rights.

Both bills will help Illinois to quickly implement significant aspects of the recently-passed federal health insurance reform law.

“We must act now to increase health insurance protections for Illinois families and ensure that the state receives nearly \$200 million in federal funds to help cover those who are uninsured and have pre-existing conditions,” said Governor Quinn. “The state is committed to meeting President Obama’s vision of expanding health coverage, making it more affordable and ensuring health insurance companies are more accountable.”

The first bill allows the Illinois Comprehensive Health Insurance Plan to form an expanded high-risk pool with approximately \$200 million in federal funds that will be made available starting this summer. The high-risk pool will provide affordable coverage for uninsured persons with pre-existing conditions and is required under the federal health insurance reforms.

The second bill creates the Health Insurance Consumer's Bill of Rights. That bill will:

- Guarantee coverage for children with pre-existing conditions;
- Guarantee residents the ability to have health insurance rescissions reviewed by the state – the same protection available now for home and automotive insurance policyholders;
- Guarantee women's access to obstetrical and gynecological care;
- Ensure that all dependents under the age of 26 are eligible to remain covered under a parent's plan;
- Require insurance companies to cover wellness and prevention benefits such as immunizations and screenings at no cost to the policyholder;
- Require health insurers to publicly disclose important information about premiums, health care costs, enrollment and claims information.

"Illinois families and businesses invest hard-earned dollars into health insurance premiums and reasonably expect financial security in exchange," said Michael McRaith, Director of the Illinois Department of Insurance. "As health insurers impose unrestrained premium increases and more frequently deny coverage, Illinois families and businesses deserve enhanced protection from abusive practices."