

House Bill 311 – Ensure Patient Access to Health Care by Establishing Meaningful Network Adequacy Standards (Harris, G.-Hays-Williams-Ives-Demmer)

What is Network Adequacy? Network adequacy refers to a patient’s ability to receive the right kind of care in a timely manner from the healthcare professionals that are included in the “network” of a health insurance plan. Network adequacy standards help ensure reasonable access to the benefits of a health insurance plan.

Why is this important? Hundreds of thousands of Illinois citizens have enrolled in state regulated preferred provider health insurance plans. Those insureds, whether they have purchased plans on the individual health insurance market or have enrolled in network plans by other means, are facing “narrow” or “tiered” networks that only include an extremely limited number of healthcare professionals. Many patients, particularly those who need specialized providers, may not have adequate access to care and must pay significantly more out-of-pocket for important healthcare services because the needed healthcare specialists are not “in-network”.

Patients cannot make informed decisions when choosing healthcare professionals because network directories published by insurance companies do not accurately reflect the providers in the network. Further, when healthcare professionals are no longer in the network, patients are not informed and are forced to suddenly find care elsewhere, even though the plan initially included the healthcare professional or group that the patient wanted. This causes a disruption to medical care that can have serious consequences for the health of patients.

What can we do to help patients in Illinois now? We know that drastic changes are taking place at the federal level, but narrow networks and the trend to narrow them further without any transparency will continue regardless of what happens at the federal level. We need to enact consumer protections at the state level. Our legislation provides several important protections for patients in Illinois to ensure that their health insurance network will provide for the healthcare they need:

- Provides the Illinois Department of Insurance a framework to promulgate rules that enact standards to ensure that patients have access to necessary healthcare professionals, including specialists and appropriate health care facilities.
- Requires health insurers to provide notice to patients when their healthcare professional is no longer in a network.
- Allows patients with serious health conditions or who are pregnant to stay with their healthcare professional for a designated period of time if the network changes.
- Ensures that network directories are accurate and kept up-to-date for patients to make informed decisions about selecting both their health insurance plans and health professionals.



House Bill 311 is supported by the following organizations:

- AARP
- American Cancer Society-Cancer Action Network
- Cure Illinois
- Depression & Bipolar Support Alliance
- Epilepsy Foundation of Greater Chicago
- Illinois Chiropractic Society
- Illinois Public Health Association
- Mental Health America of Illinois
- Mental Health Summit
- National Multiple Sclerosis Society
- National Organization for Rare Disorders
- Thresholds
- U.S. Pain Foundation