

TITLE 50: INSURANCE
PART 2007 MINIMUM STANDARDS OF INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
CHAPTER I: DEPARTMENT OF INSURANCE

Section 2007.70b) 8) A) x) Accident and Health Minimum Standards for Benefits for Specified Disease – Skin Cancer Benefits

- b) Nothing in this Section shall preclude the issuance of any policy combining two or more categories of coverage as set forth in Section 355a(4) of the Illinois Insurance Code [215 ILCS 5/355(a)(4)].

- 8) Specified Coverages
"Specified Disease Coverage" pays benefits for the diagnosis and treatment of a specifically named disease or diseases. Any such policy shall meet the following general requirements and one of the following sets of minimum standards for benefits. Insurance covering cancer, whether cancer only or in conjunction with other condition(s) or disease(s), shall meet the standards of subsection (b)(8)(C) or (D) below. Insurance covering specified disease(s) other than cancer shall meet the standards of subsections (b)(8)(B) or (D) below.
 - A) General Requirements:
 - x) Skin cancer benefits within a cancer policy shall not be limited as it is a minimum standard of specified disease coverage and is a risk purported to be assumed. Skin cancer may only be excluded if it is in an additional benefit provision added to compliment underlying coverage not required by this Section.