

# Illinois fines health insurance company \$500,000 for violations

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Illinois has fined health insurance company Quartz \$500,000 for failing to cover substance use disorder and mental health treatments at adequate levels.

Quartz sells health insurance plans on the Affordable Care Act exchange at [healthcare.gov](https://www.healthcare.gov), and off the exchange, in parts of northwestern Illinois.

The Illinois Department of Insurance announced Wednesday that it had fined the insurance company for violations of federal and state laws that require insurers to offer the same level of coverage for mental health and [substance use disorder](#) care as they do for traditional medical and surgical care.

Attempts to reach Quartz for comment Thursday were not immediately successful. The state [insurance](#) department said Quartz has paid the fine and agreed to take corrective action.

The state found in a market conduct exam that Quartz wrongly required prior authorization for substance use disorder claims; required prior authorization for access to Naltrexone, which is a craving reduction medicine for alcohol and opioid use disorder; only allowed consumers to have 30 days worth of anti-anxiety and [antipsychotic medications](#) instead of up to 90; and did not allow patients with asthma or other life-threatening bronchial ailments to refill prescriptions for inhalants just a few days before they were due for refills.

The market conduct exam was performed in 2021 and 2022.

"With so many of us focused on health and wellness at the beginning of the new year, this is an ideal time to remind [health insurance companies](#) about the importance of access to care, particularly for people struggling and seeking treatment for [mental health](#) and substance use disorder," Gov. J.B. Pritzker said in a news release.

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