

## **Ankin Law Office LLC**

Protecting the Rights of Injured Workers

162 W Grand Ave Chicago, Illinois 60654, United States

Tel: 312-346-8780 or 800-442-6546

Fax: 312-346-8781

Email: <a href="mailto:howard@ankinlaw.com">howard@ankinlaw.com</a>
Website: <a href="mailto:www.ankinlaw.com">www.ankinlaw.com</a>

Blog: www.thechicago-injury-lawyer.com

## Valentine's Day Is A Popular Day To Get Engaged

Written by Admin - LB on January 31st, 2012

Valentine's Day is one of the most popular days to get engaged and this year both heterosexual and homosexual couples will be able to plan for a licensed happily-ever-after event due to the Illinois Religious Freedom Protection and Civil Union Act, signed into law on June 1, 2011. While many of the rights that accompany traditional marriage were granted by the new law, there were also a lot of questions regarding health insurance coverage. The act made it clear that the definition of a "civil union" has changed to include a legal relationship between two people of the same sex. Additionally, this statute requires that the terms "spouse," or any other term that defines a spousal relationship include the words "party to a civil union."

As a result, whether insurance coverage extends to a civil partner depends upon the insurance policy's definitions and terms. If the policy extends coverage to a spouse, then theoretically if two people are in a civil union, the insurer must also extend coverage to the respective partners as well. However, Illinois courts have not yet spoken on this issue nor have they spoken on whether or not insurers must extend coverage to a partner who is not a "spouse." Illinois does not recognize same sex marriages, only civil unions; it remains to be seen if the courts would require insurers to extend coverage to same sex — or opposite sex partners — if they are not in a partnership that is legally recognized by the State.