

# **MEDICAL MINUTE** with

**Quarterly Newsletter** 

Illinois Department of Financial and Professional Regulation



**WINTER 2025** 

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## IDFPR LAUNCHES NEW ONLINE PROFESSIONAL LICENSING SYSTEM



On October 30, 2024, the Illinois Department of Financial and Professional Regulation (IDFPR) announced the launch of the <u>Comprehensive Online Regulatory Environment (CORE)</u>, its new online licensing system, for the first set of IDFPR-licensed professionals. The new online process eliminates the need for paper applications, gives applicants more control over their application materials, and helps prevent deficient applications from being submitted. In addition to creating a streamlined online application process, CORE features a simplified review process for all license applications received by IDFPR.

The launch of CORE marks the first completed step of a planned, multiphase approach by IDFPR over the next two years that will ensure applications for more than 300 license types and records for more than 1.2 million professionals are properly transitioned. CORE is a result of IDFPR's work with Tyler Technologies, a leading provider of integrated software and technology services for the public sector. CORE is built on their State Regulatory Platform Suite, which allows regulatory agencies like IDFPR to oversee professional and occupational licenses.

New applicants seeking initial licensure for three license types (clinical psychologists, nail technicians, and music therapists) can now submit their applications online using CORE. IDFPR selected these three license types to test and ensure CORE's functionality, while preparing to add all other professions licensed by IDFPR across five additional phases over the next two years. The next phases are:

Phase 1	Three pilot professions added to test system functionality. New applications only for clinical psychologists, nail technicians, and music therapists. This phase was completed on <b>October 30</b> , <b>2024</b> .
Phase 2	Add most remaining Division of Professional Regulation (DPR) professions with manual or paper processes, with a priority on healthcare professions. This phase will be for new applications only.
Phase 3	Full regulatory transition for DPR.
Phase 4	Full regulatory transition for the Division of Real Estate.
Phase 5	Full regulatory transition for the Division of Banking.
Phase 6	Full regulatory transition for the Division of Financial Institutions.

To create a streamlined review process, CORE features a user-friendly interface with improved communications. Prospective licensees will be notified directly within the system when applications are received, reviewed, and licenses are issued by the Department—eliminating the need for paper mail and email responses from the Department. In addition, enforcement services (including complaint intake and review, document tracking, and investigations) will be transitioned to CORE. IDFPR will make user guides available online as more services are added to CORE, while continuing its diligent work in reviewing and issuing licenses to qualified applicants under its current processes.

IDFPR will make an announcement when each CORE implementation phase is completed. More information about professional licensing in Illinois may be found on IDFPR's website: idfpr.illinois.gov.



The U.S. Drug Enforcement Administration ("DEA"), jointly with the U.S. Department of Health and Human Services ("HHS"), extended current telemedicine flexibilities through December 31, 2025. This will help ensure a smooth transition for patients and practitioners who have come to rely on the availability of telemedicine for controlled medication prescriptions.

Key points of flexibility include:

- Allowing telehealth services from any location, not just originating sites.
- Expanding the range of eligible telehealth services beyond just mental health consultations.
- Removing the need for an initial in-person visit for certain telehealth services.
- Simplifying reimbursement policies for telehealth services provided by healthcare providers.
- Granting the authority to provide audio-only telehealth services.

Full text of the extension may be found here.

# IDFPR, ILLINOIS ATTORNEY GENERAL WARN OF NEW SCAM TARGETING STUDENT LOAN BORROWERS



IDFPR and Illinois Attorney General Kwame Raoul issued a warning on October 3, 2024 of a new scam that seeks to take advantage of student loan uncertainty. Scammers contact student loan borrowers and make false promises that they can guarantee lower monthly payments or loan forgiveness, often demanding upfront fees to do so and promising immediate results. Borrowers typically can request these services for free from the U.S. Department of Education or their student loan servicer. Scammers utilizing this scheme are known to have contacted targets by phone, text, email, and regular mail, and may falsely claim to have ties to government agencies (including the Department of Education). While a few companies may offer legitimate student debt relief services, many make false promises to student loan borrowers and fail to deliver on the services they're paid for.

Consumers can identify this scam by being on alert for these red flags:

- Promises of immediate loan forgiveness or cancellation. Student loan debt relief companies cannot forgive student loans.
   Any changes to federal student loan repayment plans will be made through one of the government's official loan servicers (learn more about federal student loan repayment programs for free from the U.S. Department of Education). Private student loan borrowers should also contact their student loan servicers for accurate information.
- Requests to sign a power of attorney form. Legitimate student loan assistance programs will not typically require you to sign an agreement giving them legal permission to act on your behalf.
- High-pressure sales tactics attempting to force you into acting immediately by creating a false sense of urgency. Phrases used may include:
  - o "Savings Plans Available for a limited time only!"
  - o "Results Guaranteed!"
  - o "Call Now!"
  - o "Get Your Student Loans Forgiven Now!"
- For federal student loans, requests for your Federal Student Aid username and account in exchange for help with your student loans. Borrowers should never share their login credentials.
- Statements claiming relationships with government agencies, including the Department of Education. Again, borrowers should contact their student loan servicers for accurate information. Borrowers contacted by these scam companies should not engage with them, but should reach out to their student loan servicers or the U.S. Department of Education if they need help.

Additionally, the U.S. Department of Education and the Federal Trade Commission ("FTC") both offer resources in identifying student loan scams. Borrowers who are contacted by these scams should call the Illinois Attorney General's Student Loan Helpline at 1-800-455-2456 for assistance. Attorney General Raoul also encourages borrowers who feel they have been the victim of a scam to file a complaint with the Illinois Attorney General's Office by visiting the office's website.

### IDFPR ENFORCEMENT REPORTS



Find the disciplinary actions IDFPR takes each month in our enforcement reports available online: <a href="https://idfpr.illinois.gov/news/disciplines/discreports.html">https://idfpr.illinois.gov/news/disciplines/discreports.html</a>.

In addition, you may check if IDFPR has disciplined a particular licensee by using the Department's License Lookup Tool: <a href="https://online-dfpr.micropact.com/lookup/licenselookup.aspx">https://online-dfpr.micropact.com/lookup/licenselookup.aspx</a>.



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#### **Enforcement, Complaints, and Investigations**

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#### **Complaint Intake Unit:**

312-814-6910

#### **Professional Licensing:**

1-800-560-6420

#### **TTY Line:**

866-325-4949

https://idfpr.illinois.gov/dpr.html