

ILLINOIS STATE BUDGET FISCAL YEAR 2027



GOVERNOR JB PRITZKER

NOTICE
For Release at 12:00 p.m., Wednesday,
February 18, 2026

There is a total embargo on the budget for fiscal year 2027 until 12:00 p.m., Wednesday, February 18, 2026. This prohibition includes references to any and all material in the *Illinois State Budget Fiscal Year 2027*. There must be no premature release of this document, nor should any of its contents be paraphrased, alluded to, or commented upon prior to 12:00 p.m., February 18, 2026.

Alexis Sturm, Director
Governor's Office of Management and Budget

Illinois State Budget



Fiscal Year 2027

Governor JB Pritzker

July 1, 2026 – June 30, 2027

Department Of Insurance

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MAJOR RESPONSIBILITIES

- The Department of Insurance (DOI) protects consumers by regulating the insurance industry's market behavior and financial solvency and by fostering a competitive insurance marketplace.
- DOI is responsible for licensing, regulating, examining, and disciplining individuals and entities within the insurance industry in Illinois. The department oversees the conduct of agents, brokers, and companies, and the collection of insurance taxes and assessments. The department also investigates reports of workers' compensation fraud and insurance noncompliance with the Workers' Compensation Act.
- As a member of the National Association of Insurance Commissioners (NAIC), DOI works with other member states to establish standards and best practices, conduct peer reviews, and coordinate regulatory oversight of the state-based system of insurance regulation.
- DOI oversees compliance with the Illinois Pension Code, which regulates the operation of public pension funds operating in Illinois.
- DOI administers the new State-Based Marketplace and promotes awareness about quality and affordable health insurance coverage options.

BUDGET HIGHLIGHTS

- The recommended fiscal year 2027 budget includes a \$27.1 million increase for the State-Based Marketplace, which supports the implementation and operation of the eligibility and enrollment center and the call center.
- The proposed budget includes \$2.9 million for operational expenses and headcount associated with assuming responsibility for title insurance oversight from the Department of Financial and Professional Regulation.
- The recommended fiscal year 2027 budget includes \$4.1 million for regulation of pharmacy benefit managers under the Prescription Drug Affordability Act.

ACCOMPLISHMENTS AND EFFICIENCIES

- In November 2025, DOI successfully launched the inaugural open enrollment period for Illinois' State-Based Marketplace.
- DOI and the Department of Healthcare and Family Services (HFS) partnered to leverage up to \$19.5 million in federal funding to launch the State-Based Marketplace.
- In fiscal year 2026, DOI and HFS awarded \$7 million in navigator grants to organizations that will provide individual plan recommendations and help eligible Illinois residents enroll in health coverage options.
- In 2025, DOI facilitated the return of more than \$26.4 million in lost or unclaimed insurance policies and annuities through the Life Policy Locator tool.

Department Of Insurance

RESOURCES BY FUND

Fund Category	Appropriations (\$ thousands)			Agency Submitted Headcount		
	FY 2025 Actual	FY 2026 Enacted	FY 2027 Recommended	FY 2025 Actual	FY 2026 Estimated	FY 2027 Target
General Funds	0.0	0.0	0.0	0.0	0.0	0.0
Other State Funds	119,474.1	134,750.0	172,345.7	287.0	338.0	363.0
Federal Funds	0.0	0.0	0.0	0.0	0.0	0.0
Total All Funds	119,474.1	134,750.0	172,345.7	287.0	338.0	363.0

RESOURCES BY RESULT / OUTCOME / PROGRAM

Result / Outcome / Program	Appropriations (\$ thousands)			Agency Submitted Headcount		
	FY 2025 Actual	FY 2026 Enacted	FY 2027 Recommended	FY 2025 Actual	FY 2026 Estimated	FY 2027 Target
Economic Development						
Increase Employment and Attract, Retain, and Grow Businesses						
Financial and Corporate Insurance Regulation	35,778.2	38,708.1	39,950.8	100.3	119.0	122.4
Public Safety						
Create Safer Communities						
Property and Casualty Insurance Products	28,897.0	29,706.6	34,735.7	102.1	114.0	119.0
Improve Infrastructure						
Workers' Compensation Fraud Unit (WCFU)	9,200.0	4,400.0	4,400.0	12.0	12.0	15.0
Result Total	38,097.0	34,106.6	39,135.7	114.1	126.0	134.0
Healthcare						
Improve Overall Health of Illinoisans						
Health Insurance Products and Regulation	33,480.3	50,093.7	81,289.5	26.0	40.3	51.3
Life and Annuity Compliance	729.8	778.6	781.7	4.1	4.6	4.6
Outcome Total	34,210.1	50,872.3	82,071.2	30.2	44.9	55.9
Government Services						
Support Basic Functions of Government						
Budget, Tax, and Fiscal Administrative Divisions	2,577.4	2,682.5	2,713.8	12.8	14.7	14.9
EDP/Information Technology	2,577.4	2,682.5	2,713.8	12.8	14.7	14.9
Legal Division	2,577.4	2,682.5	2,713.8	12.8	14.7	14.9
Public Pension Regulation	3,656.6	3,015.4	3,046.7	4.0	4.0	6.0
Outcome Total	11,388.8	11,062.9	11,188.0	42.4	48.1	50.7
Total All Results	119,474.1	134,750.0	172,345.7	287.0	338.0	363.0

PERFORMANCE MEASURES BY PROGRAM

Program / Measure	Actual			Estimated	Projected
	FY 2023	FY 2024	FY 2025	FY 2026	FY 2027
Budget, Tax, and Fiscal Administrative Divisions					
Percentage increase in annual fee income through timely auditing of taxes collected ^A	6.25	8.92	7.60	2.10	3.00
EDP/Information Technology					
Percentage of consumer correspondence received and responded to electronically	85	85	85	95	90
Financial and Corporate Insurance Regulation					
Percentage of financial analysis issues resolved within specified timeframes	100	100	100	100	100
Health Insurance Products and Regulation					
Number of health parity exams conducted and closed	2	0	1	2	2

Department Of Insurance

Program / Measure	Actual			Estimated	Projected
	FY 2023	FY 2024	FY 2025	FY 2026	FY 2027
Percentage of consumer questions and complaints resolved within specified timeframes	98	99	100	98	99
Legal Division					
Percentage of legal opinion requests resolved ^A	83	100	100	100	100
Life and Annuity Compliance					
Percentage of consumer complaints resolved	97	99	100	98	99
Property and Casualty Insurance Products					
Percentage of consumer complaints resolved	95	96	100	97	99
Public Pension Regulation					
Percentage of Firefighter Pension Investment Fund compliance audits completed annually ^B	34.7	32.7	20.0	35.0	30.0
Workers' Compensation Fraud Unit (WCFU)					
Percentage of cases accepted for investigation ^A	75	80	80	85	83
Percentage of cases closed ^A	60	60	60	33	40

^A Fluctuations may arise from cases initiated in one fiscal year but resolved in the next.

^B Annual fluctuations due to factors external to the program.

APPROPRIATIONS BY FUND CATEGORY / MAJOR OBJECT

Appropriations Requiring General Assembly Action (\$ thousands)	FY 2025		FY 2026		FY 2027
	Enacted Appropriation	Actual Expenditure	Enacted Appropriation	Estimated Expenditure	Governor's Proposed
OTHER STATE FUNDS					
Total Personal Services and Fringe Benefits	52,567.2	42,029.3	54,655.7	52,273.6	55,311.7
Total Contractual Services	5,570.0	1,452.2	5,255.0	5,252.5	7,005.0
Total Other Operations and Refunds	6,977.7	5,089.2	6,672.0	6,591.5	7,257.0
Designated Purposes					
Costs Associated with the Administration and Operations of the Health Care Protection Act	2,800.0	0.0	375.0	375.0	375.0
Costs Associated with the Establishment, Administration, and Operations of the Insurance Fraud Division of the Workers' Compensation Anti-Fraud Program	3,200.0	2,362.0	3,200.0	1,800.0	3,200.0
Costs Associated with the Establishment, Administration, and Operations of the Workers' Compensation Fraud Unit IT System	6,000.0	373.5	1,200.0	600.0	1,200.0
Expenses Related to the Division of Healthcare Access	1,200.0	18.8	375.0	375.0	375.0
For Costs Associated with Implementation of the Illinois Health Benefits Exchange	20,034.2	10,566.0	45,267.3	45,000.0	72,345.0
For Prescription Drug Affordability Operations	0.0	0.0	0.0	0.0	4,110.0
For Title Insurance Operational Expenses	0.0	0.0	0.0	0.0	2,917.0
Get Covered Illinois Lump Sum (ACA)	6,000.0	4,159.6	0.0	0.0	0.0
Operational Expenses	13,025.0	2,833.5	15,750.0	11,250.0	16,250.0
To Fund Support of Parity Compliance Advocacy, Consumer Education, and Any Other Initiatives that Support Parity Implementation and Enforcement	2,000.0	1,057.1	2,000.0	1,250.0	2,000.0
Total Designated Purposes	54,259.2	21,370.4	68,167.3	60,650.0	102,772.0
Grants					
George Bailey Memorial Program	100.0	0.0	0.0	0.0	0.0
Total Grants	100.0	0.0	0.0	0.0	0.0
TOTAL OTHER STATE FUNDS	119,474.1	69,941.1	134,750.0	124,767.6	172,345.7

Department Of Insurance

APPROPRIATIONS BY FUND

Appropriations Requiring General Assembly Action (\$ thousands)	FY 2025		FY 2026		FY 2027
	Enacted Appropriation	Actual Expenditure	Enacted Appropriation	Estimated Expenditure	Governor's Proposed
George Bailey Memorial Fund	100.0	0.0	0.0	0.0	0.0
Parity Advancement Fund	2,000.0	1,057.1	2,000.0	1,250.0	2,000.0
Illinois Workers' Compensation Commission Operations Fund	0.0	0.0	3,200.0	1,800.0	3,200.0
Public Pension Regulation Fund	3,656.6	710.4	3,015.4	1,485.7	3,046.7
Prescription Drug Affordability Fund	0.0	0.0	0.0	0.0	4,110.0
Illinois Health Benefits Exchange Fund	20,034.2	10,566.0	45,267.3	45,000.0	72,345.0
Insurance Producer Administration Fund	47,921.9	31,086.1	37,204.9	36,364.4	42,260.4
Insurance Financial Regulation Fund	45,761.4	26,521.5	44,062.4	38,867.5	45,383.6
TOTAL ALL FUNDS	119,474.1	69,941.1	134,750.0	124,767.6	172,345.7

APPROPRIATIONS BY DIVISION

Appropriations Requiring General Assembly Action (\$ thousands)	FY 2025		FY 2026		FY 2027
	Enacted Appropriation	Actual Expenditure	Enacted Appropriation	Estimated Expenditure	Governor's Proposed
Insurance Producer Administration	69,956.1	42,709.2	84,472.2	82,614.4	113,688.4
Insurance Financial Regulation	45,861.4	26,521.5	44,062.4	38,867.5	45,383.6
Public Pension	3,656.6	710.4	3,015.4	1,485.7	3,046.7
Workers' Compensation Anti-Fraud	0.0	0.0	3,200.0	1,800.0	3,200.0
Title Insurance Regulation	0.0	0.0	0.0	0.0	2,917.0
Pharmacy Benefit Managers Regulation	0.0	0.0	0.0	0.0	4,110.0
TOTAL ALL DIVISIONS	119,474.1	69,941.1	134,750.0	124,767.6	172,345.7

HEADCOUNT BY DIVISION

Agency Submitted Headcount by Division	FY 2025 Actual	FY 2026 Estimated	FY 2027 Target
Insurance Producer Administration	165.0	182.0	188.0
Insurance Financial Regulation	118.0	140.0	144.0
Public Pension	4.0	4.0	6.0
Workers' Compensation Anti-Fraud	0.0	12.0	15.0
Title Insurance Regulation	0.0	0.0	5.0
Pharmacy Benefit Managers Regulation	0.0	0.0	5.0
TOTAL HEADCOUNT	287.0	338.0	363.0

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