

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 2026 budget includes a \$19.2 million increase for the State-Based Marketplace, which supports the rollout and implementation of the eligibility and enrollment center and the call center. Funding for Get Covered Illinois is included in the State-Based Marketplace consolidation.
- The proposed budget includes a \$4.8 million decrease to the Workers' Compensation Fraud Unit IT system appropriation as the project approaches conclusion.

ACCOMPLISHMENTS AND EFFICIENCIES

- DOI received federal approval in plan year 2025 to operate as a State-Based Marketplace on the federal platform, which begins the Illinois transition to a full, state-based Affordable Care Act (ACA) insurance marketplace. DOI and the Department of Healthcare and Family Services partnered to leverage up to \$10.7 million in federal match funding for costs associated with the transition to the State-Based Marketplace.
- During the 2025 plan year open enrollment period, DOI achieved record-high ACA enrollment of 465,985, a 17 percent increase over plan year 2024.
- In 2024, DOI facilitated the return of more than \$8.5 million in lost or unclaimed insurance policies and annuities through the Life Policy Locator tool.
- Under the federal Mental Health Parity and Addiction Equity Act (MHPAEA), DOI completed the second year of its Mental Health Parity Advertising Campaign to improve consumers' understanding of their rights related to health insurance coverage for mental health and substance use disorders.

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RESOURCES BY FUND

Fund Category	Appropriations (\$ thousands)			Agency Submitted Headcount		
	FY 2024 Actual	FY 2025 Enacted	FY 2026 Recommended	FY 2024 Actual	FY 2025 Estimated	FY 2026 Target
General Funds	0.0	0.0	0.0	0.0	0.0	0.0
Other State Funds	88,528.4	119,474.1	123,750.0	240.0	316.0	343.0
Federal Funds	0.0	0.0	0.0	0.0	0.0	0.0
Total All Funds	88,528.4	119,474.1	123,750.0	240.0	316.0	343.0

RESOURCES BY RESULT / OUTCOME / PROGRAM

Result / Outcome / Program	Appropriations (\$ thousands)			Agency Submitted Headcount		
	FY 2024 Actual	FY 2025 Enacted	FY 2026 Recommended	FY 2024 Actual	FY 2025 Estimated	FY 2026 Target
Economic Development						
Increase Employment and Attract, Retain, and Grow Businesses						
Financial and Corporate Insurance Regulation	25,068.8	35,778.2	33,708.1	86.7	109.7	119.0
Public Safety						
Create Safer Communities						
Property and Casualty Insurance Products	24,671.5	28,897.0	29,706.6	87.3	108.8	114.0
Improve Infrastructure						
Workers' Compensation Fraud Unit (WCFU)	9,200.0	9,200.0	4,400.0	12.0	14.0	15.0
Result Total	33,871.5	38,097.0	34,106.6	99.3	122.8	129.0
Healthcare						
Improve Overall Health of Illinoisans						
Health Insurance Products and Regulation	19,125.9	33,480.3	44,093.7	14.4	33.8	40.3
Life and Annuity Compliance	596.6	729.8	778.6	3.5	4.4	4.6
Outcome Total	19,722.5	34,210.1	44,872.3	18.0	38.2	44.9
Government Services						
Support Basic Functions of Government						
Budget, Tax, and Fiscal Administrative Divisions	2,092.7	2,577.4	2,682.5	11.0	13.8	14.7
EDP/Information Technology	2,092.7	2,577.4	2,682.5	11.0	13.8	14.7
Legal Division	2,092.7	2,577.4	2,682.5	11.0	13.8	14.7
Public Pension Regulation	3,587.4	3,656.6	3,015.4	3.0	4.0	6.0
Outcome Total	9,865.5	11,388.8	11,062.9	36.0	45.4	50.1
Total All Results	88,528.4	119,474.1	123,750.0	240.0	316.0	343.0

PERFORMANCE MEASURES BY PROGRAM

Program / Measure	Actual			Estimated	Projected
	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026
Budget, Tax, and Fiscal Administrative Divisions					
Percentage increase in annual fee income through timely auditing of taxes collected ^A	2.00	6.25	8.92	1.00	2.10
EDP/Information Technology					
Percentage of consumer correspondence received and responded to electronically	85	85	85	93	95
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	2	0	2	2

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Program / Measure	Actual			Estimated	Projected
	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026
Percentage of consumer questions and complaints resolved within specified timeframes	98	98	99	99	98
Legal Division					
Percentage of legal opinion requests responded to and resolved ^A	100	83	100	100	100
Life and Annuity Compliance					
Percentage of consumer complaints resolved	93	97	99	98	98
Property and Casualty Insurance Products					
Percentage of consumer complaints resolved	94	95	96	97	97
Public Pension Regulation					
Percentage of Firefighter Pension Investment Fund compliance audits completed annually	5.4 ^B	34.7	32.7	33.3	35.0
Workers' Compensation Fraud Unit (WCFU)					
Percentage of cases accepted for investigation ^A	67	75	80	83	85
Percentage of cases closed ^A	100	60	60	33	33

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

^B Decrease due to decreased staffing.

APPROPRIATIONS BY FUND CATEGORY / MAJOR OBJECT

Appropriations Requiring General Assembly Action (\$ thousands)	FY 2024		FY 2025		FY 2026
	Enacted Appropriation	Actual Expenditure	Enacted Appropriation	Estimated Expenditure	Governor's Proposed
OTHER STATE FUNDS					
Total Personal Services and Fringe Benefits	42,804.2	38,449.2	52,567.2	49,020.2	54,655.7
Total Contractual Services	4,327.0	1,554.8	5,570.0	5,255.0	5,255.0
Total Other Operations and Refunds	4,612.2	4,372.8	6,977.7	6,528.0	6,672.0
Designated Purposes					
Costs Associated with the Administration and Operations of the Health Care Protection Act	0.0	0.0	2,800.0	200.0	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	1,033.0	3,200.0	2,450.0	3,200.0
Costs Associated with the Establishment, Administration, and Operations of the Workers' Compensation Fraud Unit IT System	6,000.0	0.0	6,000.0	1,200.0	1,200.0
Expenses Related to the Division of Healthcare Access	1,200.0	0.0	1,200.0	200.0	375.0
For Costs Associated with Implementation of the Illinois Health Benefits Exchange	10,000.0	989.1	20,034.2	18,204.1	39,267.3
Get Covered Illinois Lump Sum (ACA)	4,335.0	4,000.0	6,000.0	6,000.0	0.0
Operational Expenses	9,950.0	2,853.6	13,025.0	9,530.0	10,750.0
To Fund Support of Parity Compliance Advocacy, Consumer Education, and Any Other Initiatives that Support Parity Implementation and Enforcement	2,000.0	1,591.9	2,000.0	1,235.0	2,000.0
Total Designated Purposes	36,685.0	10,467.6	54,259.2	39,019.1	57,167.3
Grants					
George Bailey Memorial Program	100.0	0.0	100.0	0.0	0.0
Total Grants	100.0	0.0	100.0	0.0	0.0
TOTAL OTHER STATE FUNDS	88,528.4	54,844.4	119,474.1	99,822.3	123,750.0

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APPROPRIATIONS BY FUND

Appropriations Requiring General Assembly Action (\$ thousands)	FY 2024		FY 2025		FY 2026
	Enacted Appropriation	Actual Expenditure	Enacted Appropriation	Estimated Expenditure	Governor's Proposed
George Bailey Memorial Fund	100.0	0.0	100.0	0.0	0.0
Parity Advancement Fund	2,000.0	1,591.9	2,000.0	1,235.0	2,000.0
Illinois Workers' Compensation Commission Operations Fund	3,200.0	1,033.0	0.0	0.0	3,200.0
Public Pension Regulation Fund	3,587.4	407.4	3,656.6	1,380.6	3,015.4
Illinois Health Benefits Exchange Fund	10,000.0	989.1	20,034.2	18,204.1	39,267.3
Insurance Producer Administration Fund	35,377.0	28,355.5	47,921.9	42,896.6	37,204.9
Insurance Financial Regulation Fund	34,264.0	22,467.5	45,761.4	36,106.0	39,062.4
TOTAL ALL FUNDS	88,528.4	54,844.4	119,474.1	99,822.3	123,750.0

APPROPRIATIONS BY DIVISION

Appropriations Requiring General Assembly Action (\$ thousands)	FY 2024		FY 2025		FY 2026
	Enacted Appropriation	Actual Expenditure	Enacted Appropriation	Estimated Expenditure	Governor's Proposed
Insurance Producer Administration	47,377.0	30,936.5	66,756.1	59,885.7	78,472.2
Insurance Financial Regulation	34,364.0	22,467.5	45,861.4	36,106.0	39,062.4
Public Pension	3,587.4	407.4	3,656.6	1,380.6	3,015.4
Workers' Compensation Anti-Fraud	3,200.0	1,033.0	3,200.0	2,450.0	3,200.0
TOTAL ALL DIVISIONS	88,528.4	54,844.4	119,474.1	99,822.3	123,750.0

HEADCOUNT BY DIVISION

Agency Submitted Headcount by Division	FY 2024 Actual	FY 2025 Estimated	FY 2026 Target
Insurance Producer Administration	123.0	169.0	182.0
Insurance Financial Regulation	102.0	129.0	140.0
Public Pension	3.0	4.0	6.0
Workers' Compensation Anti-Fraud	12.0	14.0	15.0
TOTAL HEADCOUNT	240.0	316.0	343.0