

Note: This information was developed to provide consumers with general information and guidance about insurance coverages and laws. It is not intended to provide a formal, definitive description or interpretation of Department policy. For specific Department policy on any issue, regulated entities (insurance industry) and interested parties should contact the Department.

Workers' compensation insurance is a system of benefits provided by law to most workers who have job-related injuries or illnesses. Workers' compensation benefits are provided by licensed insurance companies, self-insured employers approved by the Illinois Workers' Compensation Commission, or group self-insurers who have pooled their liabilities. Generally, the Illinois Workers' Compensation Commission is the agency that handles problems involving workers' compensation. The Illinois Department of Insurance has limited involvement. This fact sheet provides an over-view of workers' compensation insurance in Illinois.

Who Must Carry Workers' Compensation Insurance?

Generally, all Illinois employers must provide workers' compensation coverage for their employees. Please be advised that the Illinois Workers' Compensation Commission is charged with administering the statutory provisions contained in the Illinois Workers' Compensation Act. The IWCC may be contacted toll-free at 866.352.3033.

What Does Workers' Compensation Insurance Cover?

You may refer to the Illinois Workers' Compensation Commission web site for their "Handbook" for injuries and illnesses at <http://www.iwcc.il.gov>

What Can the Department of Insurance Do?

The Department of Insurance may be able to assist you in these situations:

1. **A work comp audit dispute** – Increased premiums can cause a dispute between the employer and the insurance company. If you are an employer who needs assistance in this situation, you can file a complaint with the Department of Insurance. We will conduct an investigation to make sure the insurance company is operating in compliance with the laws we govern.
2. **An insurance company dispute** - If the Illinois Workers' Compensation Commission makes a ruling on your workers' compensation claim, but the insurance company doesn't comply with the ruling, [contact the Department of Insurance](#) for assistance.

If you would like the Department of Insurance to assist you with one of the problems explained above, you can [file a complaint](#) electronically or obtain a complaint form by calling one of the numbers listed at the bottom of this fact sheet.

Note: These are the **only** workers' compensation situations we can investigate. All other problems regarding workers' compensation claims, including claim delays, claim disputes, or claim denials, should be directed to the Illinois Workers' Compensation Commission.

How Do I Contact the Illinois Workers' Compensation Commission?

For further assistance with workers' compensation problems, you should contact the Illinois Workers' Compensation Commission via their web site <http://www.iwcc.il.gov/>, or at one of the following numbers:

Chicago	312/814-6611
Peoria	309/671-3019
Rockford	815/987-7292
Collinsville	618/346-3450
Springfield	217/785-7087
TDD	312/814-2959

Each regional office can explain the Illinois Workers' Compensation Commission's procedures and provide materials to assist with workers' compensation claim problems.

For More Information

Call our Consumer Assistance Hotline Toll Free at (866) 445-5364 or visit us on our website at <http://insurance.illinois.gov>

Related Topics

[I Want to File a Complaint](#)

[Worker's Compensation Preferred Provider Programs Fact Sheet](#)

[Contact The Proper Agency - Where to File Medicare, Medicaid, and Other Health Plan Complaints](#)

[Usual and Customary Fees in Health Insurance Claims](#)

Links

- [Main Page](#)
- [Settlement of Surcharge Litigation](#)
- [Reports and Data](#)
- [Posters](#)

Contact

Illinois Department of Insurance

Workers' Compensation Fraud Unit

122 S. Michigan Ave., 19th Floor
Chicago, Illinois 60603
877-**WCF-UNIT** (877-923-8648)