



Illinois Insurance Facts

Illinois Department of Insurance

Workers' Compensation Insurance

April 2018

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 (IWCC), or group self-insurers who have pooled their liabilities. Generally, the IWCC is the agency that handles problems involving workers' compensation. The Department of Insurance has limited involvement. This fact sheet provides an overview 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 IWCC 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. The IWCC regional office numbers are listed below.

What Does Workers' Compensation Insurance Cover?

Please refer to the IWCC [Handbook on Workers' Compensation and Occupational Diseases](#).

What Can the Department of Insurance Do?

The Department may be able to assist in these situations:

1. **A workers' compensation 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. The Department will investigate to make sure the insurance company is operating in compliance with the laws the Department govern.
2. **An insurance company dispute** - If the IWCC makes a ruling on your workers' compensation claim, but the insurance company does not comply with the ruling, [contact the Department of Insurance](#) for assistance.

If you would like the Department to assist with one of the problems explained above, you can [file a complaint electronically](#), download a complaint form to file by mail, or obtain a complaint form by calling the Department's Consumer Assistance Hotline toll-free at (866) 445-5364.

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

How Do I Contact the Illinois Workers' Compensation Commission?

For further assistance with workers' compensation problems, you should contact the IWCC via their web site at ([IWCC contacts](#)) or at one of the following regional office numbers:

Chicago	(312) 814-6611
Peoria	(309) 671-3019
Rockford	(815) 987-7292
Collinsville	(618) 346-3484
Springfield	(217) 785-7087
Toll-free within Illinois	(866) 352-3033
TDD	(566) 383-4370

Email questions can be sent to: wcc.infoquestions@illinois.gov

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

For More Information

Call the Department's Consumer Assistance Hotline toll-free at (866) 445-5364 or visit the Department's website at <http://insurance.illinois.gov>.

Related Topic Links

[I Want to File a Complaint with the Department of Insurance](#)
[Workers' Compensation Preferred Provider Programs \(WC PPPs\)](#)
[Contact the Proper Agency – Where to File Medicare, Medicaid and Other Health Plan Complaints](#)
[Usual and Customary Fees for Health Insurance Claims](#)

Other Links

[Department of Insurance HOME](#)
[Settlement of Surcharge Litigation](#)
[Reports & Data](#)
[Posters](#)

Contact

Illinois Department of Insurance
Workers' Compensation Fraud Unit
122 S. Michigan Avenue, 19th Floor
Chicago, Illinois 60603
877-WCF-UNIT (877-923-8648)
DOI.WorkCompFraud@illinois.gov