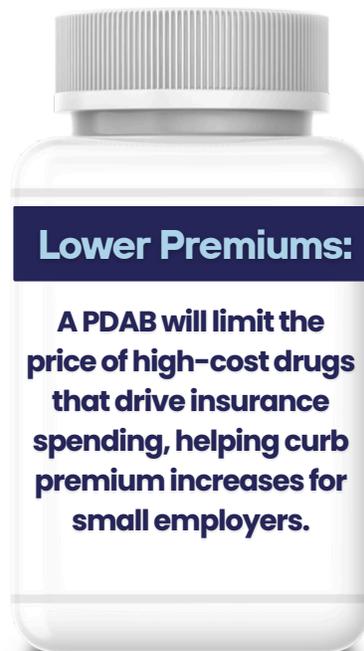


Health insurance premiums are skyrocketing for small businesses, making it increasingly challenging for them to offer quality and affordable health insurance. Half of firms with 3-49 workers cannot afford to provide health insurance to their employees. The median proposed 2026 premium increase among small group insurers is 11%. For the ACA marketplace, that number is 18%.

These increases are largely driven by rising prescription drug prices. When insurers pay more for medications, those costs are passed directly to small employers through higher premiums.

High prescription drug costs also affect small business owners as taxpayers. Citizen Action found that Illinois taxpayers lose more than \$190 million each year to excessive prescription drug spending in state health plans. In 2025, prescription drugs accounted for 22% to 55% of state health plan spending, putting additional pressure on the state budget.

A Prescription Drug Affordability Board (PDAB) will address these costs at their source. A PDAB will lower prescription drug prices, save taxpayer dollars, and facilitate a healthier workforce by serving as an independent body authorized to set upper payment limits on excessively priced medications. By limiting extreme drug prices, a PDAB will reduce costs in three key ways:



Without a Prescription Drug Affordability Board, Illinois will continue to overpay for essential medications, driving up premiums and making prescriptions harder to afford.