

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2004

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll ^a	Benefits as a percentage of covered payroll ^b
		Total	Type of insurance			Type of benefits			
			Private carriers ^c	State and federal funds ^d	Employers' self-insurance ^b	Medical and hospitalization	Compensation payments		
1940	24.6	256	135	73	48	95	161	1.19	0.72
1946	32.7	434	270	96	68	140	294	0.91	0.54
1948	36.0	534	335	121	78	175	359	0.96	0.51
1949	35.3	566	353	132	81	185	381	0.98	0.55
1950	36.9	615	381	149	85	200	415	0.89	0.54
1951	38.7	709	444	170	94	233	476	0.90	0.54
1952	39.4	785	491	193	101	260	525	0.94	0.55
1953	40.7	841	524	210	107	280	561	0.97	0.55
1954	39.8	876	540	225	110	308	568	0.98	0.57
1955	41.4	916	563	238	115	325	591	0.91	0.55
1956	43.0	1,002	618	259	125	350	652	0.92	0.55
1957	43.3	1,062	661	271	130	360	702	0.91	0.56
1958	42.5	1,112	694	285	132	375	737	0.91	0.58
1959	44.0	1,210	753	316	141	410	800	0.89	0.58
1960	44.9	1,295	810	325	160	435	860	0.93	0.59
1961	45.0	1,374	851	347	176	460	914	0.95	0.61
1962	46.2	1,489	924	371	194	495	994	0.96	0.62
1963	47.3	1,582	988	388	207	525	1,057	0.99	0.62
1964	48.8	1,707	1,070	412	226	565	1,142	1.00	0.63
1965	50.8	1,814	1,124	445	244	600	1,214	1.00	0.61
1966	53.7	2,000	1,239	486	275	680	1,320	1.02	0.61
1967	55.0	2,189	1,363	524	303	750	1,439	1.07	0.63
1968	56.8	2,376	1,482	556	338	830	1,546	1.07	0.62
1969	59.0	2,634	1,641	607	386	920	1,714	1.08	0.62
1970	59.2	3,031	1,843	755	432	1,050	1,981	1.11	0.66
1971	59.4	3,563	2,005	1,098	460	1,130	2,433	1.11	0.67
1972	62.3	4,061	2,179	1,379	504	1,250	2,811	1.14	0.68
1973	66.3	5,103	2,514	1,998	592	1,480	3,623	1.17	0.70
1974	68.0	5,781	2,971	2,086	724	1,760	4,021	1.24	0.75
1975	67.2	6,598	3,422	2,324	852	2,030	4,568	1.32	0.83
1976	69.6	7,584	3,976	2,570	1,039	2,380	5,204	1.49	0.87
1977	72.1	8,630	4,629	2,750	1,250	2,680	5,950	1.71	0.92
1978	75.6	9,796	5,256	3,043	1,497	2,980	6,816	1.86	0.94
1979	78.6	12,027	6,157	4,022	1,848	3,520	8,507	1.95	1.01
1980	78.8	13,618	7,029	4,330	2,259	3,947	9,671	1.96	1.07
1981	78.3	15,054	7,876	4,595	2,583	4,431	10,623	1.85	1.08
1982	77.0	16,407	8,647	4,768	2,993	5,058	11,349	1.75	1.16
1983	78.0	17,575	9,265	5,061	3,249	5,681	11,894	1.67	1.17
1984	81.9	19,685	10,610	5,405	3,671	6,424	13,261	1.66	1.21
1985	84.3	22,217	12,341	5,744	4,132	7,498	14,719	1.82	1.30
1986	86.0	24,613	13,827	6,248	4,538	8,642	15,971	1.99	1.37
1987	88.4	27,318	15,453	6,782	5,082	9,912	17,406	2.07	1.43
1988	91.3	30,733	17,512	7,477	5,744	11,518	19,215	2.16	1.49
1989	93.7	34,316	19,918	7,965	6,433	13,424	20,892	2.04	1.46
1990	95.1	38,238	22,222	8,658	7,358	15,187	23,051	2.13	1.57
1991	93.6	42,169	24,515	9,711	7,944	16,832	25,337	2.16	1.65
1992	94.6	44,660	24,030	10,987	9,643	18,252	26,408	2.13	1.69
1993	96.1	42,925	21,773	11,294	9,857	17,521	25,403	2.17	1.62
1994	109.6	44,586	22,306	10,753	11,527	17,194	27,392	2.05	1.51
1995	112.4	43,373	21,145	10,996	11,232	16,733	26,640	1.82	1.38
1996	114.8	41,837	20,392	10,669	10,775	16,567	25,269	1.66	1.26
1997	118.1	42,314	21,645	10,046	10,623	17,306	25,008	1.49	1.18
1998	121.5	43,278	22,966	10,109	10,203	18,121	25,157	1.38	1.11
1999	124.3	45,581	25,726	9,745	10,109	19,059	26,521	1.33	1.10

(Continued)

9.B Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2004—Continued

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll ^a	Benefits as a percentage of covered payroll ^b
		Total	Type of insurance			Type of benefits			
			Private carriers ^c	State and federal funds ^d	Employers' self-insurance ^b	Medical and hospitalization	Compensation payments		
2000	127.1	47,695	26,866	10,379	10,449	20,927	26,767	1.30	1.06
2001	127.0	50,533	27,970	11,060	11,503	22,844	27,689	1.40	1.10
2002	125.6	53,309	28,783	12,480	12,046	24,480	28,829	1.60	1.16
2003	125.2	54,715	28,547	13,642	12,525	25,510	29,205	1.73	1.16
2004	125.9	55,968	28,346	14,300	13,321	26,099	29,869	1.76	1.13

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTE: Beginning in 1959, includes Alaska and Hawaii. States periodically update prior-year data, and any such changes are included in the current table.

- a. Total costs to employers who purchase insurance from private carriers and state funds consist of premiums written in the calendar year plus the payments made under deductible provisions. For self-insured employers, the costs include benefit payments and administrative costs.
- b. Cash and medical benefits paid by self-insurers.
- c. Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.
- d. Net cash and medical benefits paid by competitive and exclusive state funds and federal benefits, including those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and by special funds under the LHWCA.

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Table 9.B2—Benefits, by state and federal program, 2000–2004 (in thousands of dollars)

Program	2000	2001	2002	2003	2004
Total, state and federal	47,694,534	50,532,724	53,309,183	54,714,530	55,968,121
<i>State programs</i>					
Subtotal	44,737,130	47,463,457	50,155,557	51,529,845	52,711,882
Alabama	529,189	562,773	565,264	580,184	575,697
Alaska	139,378	163,111	180,046	184,379	194,195
Arizona	497,955	436,037	505,278	531,240	584,750
Arkansas	213,969	217,719	221,474	225,061	225,689
California	9,449,145	10,082,580	11,582,431	12,403,729	12,459,638
Colorado	810,301	566,354	760,958	757,041	834,594
Connecticut	638,435	641,341	675,895	674,747	684,930
Delaware	137,737	138,371	152,933	160,264	158,190
District of Columbia	85,909	91,148	93,960	89,108	98,443
Florida	2,576,875	3,033,955	2,678,082	2,811,302	2,759,712
Georgia	964,995	1,029,374	974,661	1,061,969	1,127,654
Hawaii	231,359	248,100	267,827	274,922	271,290
Idaho	113,598	179,640	185,688	196,394	210,326
Illinois	1,948,330	2,079,768	2,123,878	2,103,658	2,213,372
Indiana	528,901	524,111	547,305	559,421	608,717
Iowa	342,930	390,235	400,226	424,198	445,832
Kansas	322,707	340,483	341,606	293,473	365,546
Kentucky	575,292	671,875	708,424	724,291	763,050
Louisiana	546,544	587,855	562,812	585,480	589,209
Maine	244,714	245,145	261,734	239,777	269,917
Maryland	641,044	681,633	664,282	701,297	767,576
Massachusetts	800,837	881,417	902,840	1,057,175	1,045,747
Michigan	1,474,058	1,477,986	1,512,457	1,476,850	1,517,386
Minnesota	797,787	904,451	921,518	885,006	933,975
Mississippi	292,677	284,729	290,378	291,014	305,516
Missouri	779,786	958,708	1,115,832	1,080,870	1,119,871
Montana	154,797	179,613	177,877	200,857	211,059
Nebraska	229,644	247,616	282,844	290,419	283,148
Nevada	323,567	309,321	324,597	326,556	357,937
New Hampshire	178,522	215,158	211,734	219,629	213,964
New Jersey	1,182,644	1,255,974	1,328,650	1,379,235	1,398,358
New Mexico	143,592	159,050	175,845	189,427	196,123
New York	2,909,115	2,978,224	3,142,392	3,220,398	3,337,490
North Carolina	872,669	905,253	987,731	1,066,611	1,159,117
North Dakota	69,966	71,267	73,515	78,453	83,237
Ohio	2,098,545	2,248,369	2,388,186	2,442,187	2,442,137
Oklahoma	485,371	526,070	508,931	553,922	572,001
Oregon	425,460	472,691	474,547	471,307	506,813
Pennsylvania	2,378,828	2,406,272	2,478,709	2,565,344	2,594,238
Rhode Island	126,721	135,703	141,066	130,865	142,268
South Carolina	515,381	532,374	592,530	656,935	688,115
South Dakota	63,165	70,660	73,382	73,767	76,472
Tennessee	780,534	843,062	777,264	842,647	895,808
Texas	2,160,372	2,212,275	2,307,054	1,856,942	1,574,451
Utah	172,870	197,606	211,883	186,344	218,264
Vermont	101,985	97,654	119,329	119,961	128,076
Virginia	602,035	604,383	626,954	701,593	762,067
Washington	1,526,514	1,638,997	1,716,107	1,800,076	1,836,097
West Virginia	693,057	713,130	832,608	828,913	741,034
Wisconsin	768,282	923,761	896,556	840,354	1,042,725
Wyoming	89,041	100,076	107,475	114,252	120,062

(Continued)

9.B Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2000–2004 (in thousands of dollars)—Continued

Program	2000	2001	2002	2003	2004
<i>Federal programs^a</i>					
Subtotal	2,957,404	3,069,267	3,153,626	3,184,685	3,256,239
Civilian employee	2,118,859	2,223,088	2,317,325	2,367,757	2,445,077
Other	838,545	846,179	836,301	816,928	811,162

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTE: States periodically update prior-year data, and any such changes are included in the current table.

- a. Federal benefits include those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

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**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2004
(in thousands of dollars)**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers ^a	State funds	Self-insurance ^b	Total	As a percentage of total benefits
Total, state and federal	55,968,121	28,346,310	11,044,194	13,321,378	26,099,205	46.6
State programs						
Subtotal	52,711,882	28,346,310	11,044,194	13,321,378	25,228,333	47.9
Alabama	575,697	277,585	...	298,112	357,739	^c 62.1
Alaska	194,195	142,286	...	51,910	108,348	^c 55.8
Arizona	584,750	185,882	295,598	103,270	375,591	^c 64.2
Arkansas	225,689	160,642	...	65,047	136,946	^c 60.7
California	12,459,638	5,562,020	3,202,628	3,694,990	6,072,398	48.7
Colorado	834,594	271,253	416,618	146,723	406,930	^c 48.8
Connecticut	684,930	433,077	...	251,853	271,039	^c 39.6
Delaware	158,190	113,948	...	44,242	75,711	^d 47.9
District of Columbia	98,443	75,415	...	23,029	38,089	^c 38.7
Florida	2,759,712	2,219,913	...	539,799	1,637,270	^c 59.3
Georgia	1,127,654	768,478	...	359,176	538,764	^c 47.8
Hawaii	271,290	150,840	34,015	86,436	103,900	^c 38.3
Idaho	210,326	74,896	122,429	13,001	124,277	^c 59.1
Illinois	2,213,372	1,646,713	...	566,659	1,073,614	^c 48.5
Indiana	608,717	489,351	...	119,366	413,979	^c 68.0
Iowa	445,832	337,824	...	108,008	230,117	^c 51.6
Kansas	365,546	241,025	...	124,522	200,913	^c 55.0
Kentucky	763,050	422,506	72,097	268,447	411,837	^c 54.0
Louisiana	589,209	297,493	163,733	127,984	297,065	^c 50.4
Maine	269,917	94,800	84,269	90,847	113,359	^c 42.0
Maryland	767,576	448,756	196,097	122,723	317,621	^c 41.4
Massachusetts	1,045,747	900,741	...	145,006	358,708	34.3
Michigan	1,517,386	827,277	...	690,109	569,855	37.6
Minnesota	933,975	576,232	120,488	237,255	455,248	48.7
Mississippi	305,516	172,433	...	133,083	170,668	^c 55.9
Missouri	1,119,871	684,950	114,560	320,361	564,841	^c 50.4
Montana	211,059	67,757	103,559	39,743	113,201	^c 53.6
Nebraska	283,148	218,113	...	65,035	166,863	^c 58.9
Nevada	357,937	239,619	...	118,317	175,796	^c 49.1
New Hampshire	213,964	167,868	...	46,096	119,685	^c 55.9
New Jersey	1,398,358	1,278,746	...	119,612	669,265	^d 47.9
New Mexico	196,123	87,748	32,170	76,205	115,830	^c 59.1
New York	3,337,490	1,732,841	775,146	829,503	1,127,178	33.8
North Carolina	1,159,117	844,199	...	314,919	512,146	^c 44.2
North Dakota	83,237	260	82,977	...	46,870	56.3
Ohio	2,442,137	37,509	1,935,728	468,900	1,141,082	46.7
Oklahoma	572,001	241,921	212,864	117,216	263,451	^c 46.1
Oregon	506,813	234,700	228,642	43,472	270,253	^c 53.3
Pennsylvania	2,594,238	1,803,792	226,158	564,288	1,068,661	41.2
Rhode Island	142,268	40,504	85,096	16,669	49,990	^c 35.1
South Carolina	688,115	461,543	49,629	176,944	318,811	^c 46.3
South Dakota	76,472	72,749	...	3,723	48,122	^c 62.9
Tennessee	895,808	649,333	...	246,475	462,466	^c 51.6
Texas	1,574,451	991,865	297,235	285,350	958,631	^c 60.9
Utah	218,264	56,281	122,905	39,077	149,240	^c 68.4
Vermont	128,076	106,192	...	21,884	58,611	^c 45.8
Virginia	762,067	554,397	...	207,670	419,955	^c 55.1
Washington	1,836,097	30,766	1,323,410	481,921	636,211	34.7
West Virginia	741,034	7,317	629,617	104,100	354,665	^d 47.9
Wisconsin	1,042,725	840,423	...	202,302	499,057	^d 47.9
Wyoming	120,062	3,534	116,528	...	57,463	^d 47.9

(Continued)

9.B Workers' Compensation

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2004
(in thousands of dollars)—Continued**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers ^a	State funds	Self-insurance ^b	Total	As a percentage of total benefits
<i>Federal programs^e</i>						
Subtotal	3,256,239	...	...	...	870,872	26.7
Civilian employee	2,445,077	...	...	...	701,110	28.7
Other	811,162	...	...	...	169,762	20.9

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTE: ... = not applicable.

- a. States with exclusive funds (North Dakota, Ohio, Washington, West Virginia, and Wyoming) may have small amounts of benefits paid by private carriers. This results from two sources: companies with group policies that overlap states and the fact that some companies include excess workers' compensation coverage in their reports of workers' compensation benefits to A.M. Best Company.
- b. Self-insurance includes individual self-insurers and group self-insurance.
- c. Medical percentage based on data provided by the National Council on Compensation Insurance.
- d. Medical percentage based on the weighted average of states where medical data were available.
- e. Federal benefits include those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

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