

**Table 542. Workers' Compensation Payments: 1990 to 2004**

[In billions of dollars, except as indicated (53.1 represents \$53,100,000,000). See headnote, Table 543]

Item	1990	1995	1997	1998	1999	2000	2001	2002	2003	2004
Workers covered (mil.) . . . . .	106	113	118	122	124	127	127	126	125	126
<b>Premium amounts paid</b> <sup>1</sup> . . . . .	<b>53.1</b>	<b>57.1</b>	<b>53.5</b>	<b>53.4</b>	<b>55.4</b>	<b>58.5</b>	<b>64.7</b>	<b>73.8</b>	<b>81.7</b>	<b>87.4</b>
Private carriers <sup>1</sup> . . . . .	35.1	31.6	29.9	30.4	32.6	35.7	37.9	41.6	45.4	48.7
State funds . . . . .	8.0	10.5	8.0	8.0	7.6	8.8	11.5	14.5	17.6	19.1
Federal programs <sup>2</sup> . . . . .	2.2	2.6	3.4	3.5	3.5	3.6	3.8	3.9	4.0	4.1
Self-insurers . . . . .	7.9	12.5	12.3	11.7	11.7	10.4	11.5	13.8	14.7	15.5
<b>Annual benefits paid</b> <sup>1</sup> . . . . .	<b>38.2</b>	<b>43.5</b>	<b>42.4</b>	<b>43.9</b>	<b>45.6</b>	<b>46.9</b>	<b>49.5</b>	<b>53.2</b>	<b>54.7</b>	<b>56.0</b>
By private carriers <sup>1</sup> . . . . .	22.2	21.4	21.6	23.0	25.7	26.9	28.0	28.8	28.5	28.3
From state funds <sup>3</sup> . . . . .	8.8	10.9	7.3	7.2	6.9	7.4	8.0	9.3	10.5	11.0
Employers' self-insurance <sup>4</sup> . . . . .	7.2	11.2	10.6	10.2	10.1	10.5	11.5	12.0	12.5	13.3
Type of benefit:										
Medical/hospitalization . . . . .	15.1	16.6	17.2	17.9	19.1	20.9	22.8	24.5	25.5	26.1
Compensation payments . . . . .	21.7	25.7	24.3	24.5	23.3	26.0	26.7	28.7	29.2	29.9
Percent of covered payroll: <sup>1</sup>										
Workers' compensation costs <sup>5, 6</sup> . . . . .	2.18	1.82	1.49	1.38	1.33	1.30	1.40	1.60	1.73	1.76
Benefits <sup>6</sup> . . . . .	1.57	1.38	1.18	1.11	1.10	1.06	1.10	1.16	1.16	1.13

<sup>1</sup> Premium and benefit amounts include estimated payments under insurance policy deductible provisions. Deductible benefits are allocated to private carriers and state funds. <sup>2</sup> Years 1990–1995 include federal employer compensation program and that portion of federal black lung benefits program financed from employer contributions. Years 1997–2002 include federal employer compensation program only due to changes in reporting methods. <sup>3</sup> Net cash and medical benefits paid by competitive and exclusive state funds and by federal workers' compensation programs. <sup>4</sup> Cash and medical benefits paid by self-insurers, plus value of medical benefits paid by employers carrying workers' compensation policies that exclude standard medical coverage. <sup>5</sup> Premiums written by private carriers and state funds, and benefits paid by self-insurers increased by 5–10 prior to 1995 and by 11 percent for 1995–2002 for administrative costs. Also includes benefits paid and administrative costs of federal system for government employees. <sup>6</sup> Excludes programs financed from general revenue—black lung benefits and supplemental pensions in some states.

Source: National Academy of Social Insurance, Washington, DC, *Workers' Compensation: Benefits, Coverage, and Costs*, annual. See also <<http://www.nasi.org/>>.