

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2001

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 ^d	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	16,555	25,282	1.66	1.26
1997	118.1	42,313	21,645	10,046	10,623	17,306	25,007	1.48	1.18
1998	121.5	43,355	23,069	10,109	10,177	18,122	25,233	1.35	1.12
1999	124.3	45,197	24,635	10,126	10,436	19,164	26,033	1.33	1.09
2000	124.1	47,684	26,618	10,402	10,664	20,647	27,037	1.32	1.06
2001	127.0	49,354	27,060	11,004	11,290	21,956	27,398	1.39	1.07

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.

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.

CONTACT: Virginia Reno (202) 452-8097.

9.B Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 1997–2001 (in thousands of dollars)

Program	1997	1998	1999	2000	2001
Total, state and federal	42,420,642	43,463,251	45,315,531	47,806,003	49,354,474
State programs					
Subtotal	39,532,961	40,487,217	42,335,025	44,726,705	46,285,207
Alabama	530,230	602,088	551,398	529,189	562,773
Alaska	128,043	127,368	130,334	145,917	171,248
Arizona	449,791	432,965	465,554	515,241	392,861
Arkansas	170,465	170,891	173,054	194,470	201,136
California	7,073,544	7,365,820	7,851,641	8,967,630	9,604,446
Colorado	820,169	810,985	738,527	835,054	581,266
Connecticut	731,830	714,822	736,857	667,056	661,471
Delaware	143,424	147,070	133,023	146,090	144,588
District of Columbia	88,449	90,386	90,232	88,661	92,463
Florida	2,442,989	2,538,353	2,768,045	2,544,777	2,639,132
Georgia	861,394	889,131	895,690	995,775	1,067,327
Hawaii	254,915	233,225	222,056	231,359	252,041
Idaho	153,209	164,327	168,642	179,370	197,151
Illinois	1,764,455	1,838,191	1,952,698	2,049,223	2,115,569
Indiana	445,840	481,073	510,992	545,863	528,005
Iowa	286,029	303,873	309,458	352,188	395,981
Kansas	313,511	318,976	326,196	341,547	340,343
Kentucky	451,246	421,386	477,867	479,338	524,566
Louisiana	439,594	442,025	464,883	493,653	501,662
Maine	282,152	253,946	265,862	266,997	263,852
Maryland	717,093	691,285	714,356	729,656	787,442
Massachusetts	746,851	728,771	733,191	828,159	763,795
Michigan	1,332,222	1,366,988	1,392,806	1,474,058	1,477,986
Minnesota	738,600	737,100	744,500	797,800	908,100
Mississippi	231,413	234,873	253,664	269,342	271,163
Missouri	979,857	979,596	1,021,046	1,084,687	1,108,464
Montana	142,957	136,975	145,996	169,763	172,725
Nebraska	216,949	164,382	198,276	211,285	237,045
Nevada	324,204	331,419	384,283	360,915	380,756
New Hampshire	173,562	169,663	190,073	181,900	214,755
New Jersey	1,079,724	1,096,758	1,152,102	1,198,172	1,198,095
New Mexico	135,684	128,290	135,903	146,374	162,022
New York	2,619,771	2,600,961	2,795,769	2,909,115	2,978,224
North Carolina	687,291	810,188	813,823	853,318	867,965
North Dakota	68,312	68,929	69,912	74,406	79,633
Ohio	2,035,906	2,076,545	2,038,742	2,098,528	2,249,200
Oklahoma	578,371	536,420	496,500	484,911	497,008
Oregon	417,222	430,521	384,110	412,471	455,625
Pennsylvania	2,492,347	2,418,072	2,467,114	2,402,614	2,440,407
Rhode Island	113,382	109,471	110,952	109,433	114,599
South Carolina	459,377	467,277	511,735	596,526	532,374
South Dakota	69,649	67,088	72,509	66,991	74,950
Tennessee	473,498	550,819	586,363	642,201	682,927
Texas	1,476,585	1,591,818	1,874,975	2,004,504	2,043,451
Utah	170,321	188,543	195,774	187,729	209,192
Vermont	86,097	91,436	106,389	112,349	105,017
Virginia	562,402	658,466	629,348	680,911	664,632
Washington	1,217,522	1,286,680	1,395,246	1,527,657	1,637,714
West Virginia ^a	614,061	644,294	687,002	690,377	712,495
Wisconsin	670,070	703,610	724,360	768,282	921,857
Wyoming	70,382	73,080	75,196	82,875	97,706
Federal programs ^b					
Subtotal	2,887,681	2,976,034	2,980,506	3,079,298	3,069,267
Civilian employee	1,900,779	2,009,862	1,999,915	2,118,859	2,223,088

a. Preliminary estimates under review by the state.

b. 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.

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.

CONTACT: Virginia Reno (202) 452-8097.

Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2001
(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	49,354,474	...	...	...	21,955,890	44.5
State programs						
Subtotal	46,285,207	27,060,245	7,934,591	11,290,374	21,175,714	45.8
Alabama	562,773	304,347	...	258,425	329,138	58.5
Alaska	171,248	133,209	...	38,038	95,602	55.8
Arizona	392,861	171,438	141,660	79,762	241,217	^c 61.4
Arkansas	201,136	138,650	...	62,485	123,095	^c 61.2
California	9,604,446	5,309,044	1,471,260	2,824,142	4,467,765	46.5
Colorado	581,266	303,608	116,312	161,346	260,999	44.9
Connecticut	661,471	473,669	...	187,803	276,495	^c 41.8
Delaware	144,588	97,935	...	46,654	67,470	^d 46.7
District of Columbia	92,463	75,842	...	16,622	33,076	35.8
Florida	2,639,132	1,887,602	...	751,530	1,496,388	^c 56.7
Georgia	1,067,327	753,118	...	314,209	515,519	^c 48.3
Hawaii	252,041	164,739	12,688	74,614	103,304	41.0
Idaho	197,151	90,255	96,256	10,640	110,799	^c 56.2
Illinois	2,115,569	1,617,229	...	498,340	949,890	^c 44.9
Indiana	528,005	446,371	...	81,634	343,830	^c 65.1
Iowa	395,981	324,016	...	71,965	182,943	^c 46.2
Kansas	340,343	240,567	...	99,776	194,336	^c 57.1
Kentucky	524,566	338,591	34,799	151,176	288,952	55.1
Louisiana	501,662	248,848	108,171	144,643	265,379	^c 52.9
Maine	263,852	108,726	68,126	87,000	115,433	43.7
Maryland	787,442	391,391	211,926	184,125	311,194	39.5
Massachusetts	763,795	650,701	...	113,095	269,793	35.3
Michigan	1,477,986	809,463	...	668,523	482,602	32.7
Minnesota	908,100	613,300	91,600	203,200	432,300	47.6
Mississippi	271,163	169,687	...	101,477	148,208	54.7
Missouri	1,108,464	859,909	72,305	176,251	452,771	40.8
Montana	172,725	71,065	70,858	30,802	90,882	52.6
Nebraska	237,045	173,097	...	63,948	120,251	50.7
Nevada	380,756	235,531	...	145,226	148,169	38.9
New Hampshire	214,755	167,420	...	47,335	121,981	^c 56.8
New Jersey	1,198,095	1,082,604	...	115,492	577,487	^d 48.2
New Mexico	162,022	96,854	16,660	48,508	91,688	56.6
New York	2,978,224	1,440,904	797,109	740,211	913,244	30.7
North Carolina	867,965	678,689	...	189,276	388,848	^c 44.8
North Dakota	79,633	404	79,229	...	44,125	55.4

(Continued)

9.B Workers' Compensation

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2001
(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
State programs (cont.)						
Ohio	2,249,200	34,210	1,762,619	452,371	999,803	44.5
Oklahoma	497,008	286,686	118,987	91,334	237,073	^c 47.7
Oregon	455,625	223,980	191,825	39,820	216,747	47.6
Pennsylvania	2,440,407	1,724,421	146,715	569,271	953,435	39.1
Rhode Island	114,599	47,644	50,457	16,498	26,737	23.3
South Carolina	532,374	367,262	39,444	125,668	140,893	26.5
South Dakota	74,950	69,399	...	5,551	41,635	55.6
Tennessee	682,927	525,158	...	157,769	353,073	^c 51.7
Texas	2,043,451	1,611,537	245,144	186,770	1,232,201	^c 60.3
Utah	209,192	78,161	92,935	38,095	139,322	^c 66.6
Vermont	105,017	87,606	...	17,412	47,363	^c 45.1
Virginia	664,632	517,285	...	147,347	374,852	^c 56.4
Washington	1,637,714	27,538	1,187,235	422,941	563,451	34.4
West Virginia	712,495	...	615,581	96,916	192,387	27.0
Wisconsin	921,857	787,518	...	134,339	535,599	^c 58.1
Wyoming	97,706	3,017	94,689	...	65,967	67.5
Federal programs^e						
Subtotal	3,069,267	...	...	...	780,176	25.4
Civilian employee	2,223,088	...	...	...	623,057	28.0

- a. States with exclusive funds (Nevada, North Dakota, Ohio, Washington, West Virginia, and Wyoming) also 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 percentages 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.

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.

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