

9.B Workers' Compensation

Table 9.B1.—Coverage, benefits, and costs, 1940–1999 ¹

Calendar year	Estimated number of workers covered per month (in millions)	Benefits paid during year (in millions)						Cost of program as a percentage of covered payroll ²	Benefits as a percentage of covered payroll ³
		Total	Type of insurance			Type of benefits			
			Insurance losses paid by private carriers ⁴	State and federal fund disbursements ⁵	Employers' self-insurance payments ⁶	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	.91	.54
1948	36.0	534	335	121	78	175	359	.96	.51
1949	35.3	566	353	132	81	185	381	.98	.55
1950	36.9	615	381	149	85	200	415	.89	.54
1951	38.7	709	444	170	94	233	476	.90	.54
1952	39.4	785	491	193	101	260	525	.94	.55
1953	40.7	841	524	210	107	280	561	.97	.55
1954	39.8	876	540	225	110	308	568	.98	.57
1955	41.4	916	563	238	115	325	591	.91	.55
1956	43.0	1,002	618	259	125	350	652	.92	.55
1957	43.3	1,062	661	271	130	360	702	.91	.56
1958	42.5	1,112	694	285	132	375	737	.91	.58
1959	44.0	1,210	753	316	141	410	800	.89	.58
1960	44.9	1,295	810	325	160	435	860	.93	.59
1961	45.0	1,374	851	347	176	460	914	.95	.61
1962	46.2	1,489	924	371	194	495	994	.96	.62
1963	47.3	1,582	988	388	207	525	1,057	.99	.62
1964	48.8	1,707	1,070	412	226	565	1,142	1.00	.63
1965	50.8	1,814	1,124	445	244	600	1,214	1.00	.61
1966	53.7	2,000	1,239	486	275	680	1,320	1.02	.61
1967	55.0	2,189	1,363	524	303	750	1,439	1.07	.63
1968	56.8	2,376	1,482	556	338	830	1,546	1.07	.62
1969	59.0	2,634	1,641	607	386	920	1,714	1.08	.62
1970	59.2	3,031	1,843	755	432	1,050	1,981	1.11	.66
1971	59.4	3,563	2,005	1,098	460	1,130	2,433	1.11	.67
1972	62.3	4,061	2,179	1,379	504	1,250	2,811	1.14	.68
1973	66.3	5,103	2,514	1,998	592	1,480	3,623	1.17	.70
1974	68.0	5,781	2,971	2,086	724	1,760	4,021	1.24	.75
1975	67.2	6,598	3,422	2,324	852	2,030	4,568	1.32	.83
1976	69.6	7,584	3,976	2,570	1,039	2,380	5,204	1.49	.87
1977	72.1	8,630	4,629	2,750	1,250	2,680	5,950	1.71	.92
1978	75.6	9,796	5,256	3,043	1,497	2,980	6,816	1.86	.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	109.4	44,586	22,306	10,753	11,527	17,194	27,392	2.05	1.51
1995	112.8	43,373	21,145	10,996	11,232	16,733	26,640	1.83	1.39
1996	114.6	41,836	20,392	10,669	10,775	16,555	25,281	1.67	1.26
1997	117.7	41,147	20,978	10,294	9,875	15,701	25,445	1.47	1.15
1998	120.9	42,312	22,821	10,269	9,222	16,390	25,922	1.37	1.09
1999	123.9	43,371	23,813	10,221	9,337	18,043	25,329	1.29	1.05

¹ Beginning in 1959, includes Alaska and Hawaii.

² Premiums written by private carriers, and state funds and benefits paid by self-insurers increased by 5–11 percent to allow for administrative costs; also includes benefits paid and administrative costs of federal system for government employees.

³ Excludes programs financed from general revenue—most federal Black Lung benefits.

⁴ Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.

⁵ Net cash and medical benefits paid by competitive and exclusive state funds and by federal system for government employees and, beginning in 1970, cash benefits paid by federal Black Lung program.

⁶ Cash and medical benefits paid by self-insurers, plus value of medical benefits paid by employers carrying workers' compensations policies that exclude standard medical coverage.

Source: 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: Daniel Mont (202) 452-8097 for further information.

Table 9.B2.—Benefits, by state, 1996–1999

[In thousands]

State	1996	1997	1998	1999
Total 1	\$41,835,949	\$41,146,574	\$42,311,540	\$43,371,412
Alabama.....	525,073	530,230	615,316	596,233
Alaska.....	121,597	130,045	128,576	137,630
Arizona.....	458,593	427,885	417,673	427,841
Arkansas.....	160,328	157,128	163,733	165,854
California.....	6,829,656	7,073,544	7,374,486	7,856,442
Colorado.....	679,270	674,035	656,894	702,458
Connecticut.....	672,241	731,830	711,130	722,156
Delaware.....	121,154	120,719	118,511	105,436
District of Columbia.....	89,945	81,696	75,800	82,011
Florida.....	2,706,603	2,318,086	2,207,984	2,079,830
Georgia.....	821,952	713,041	807,582	816,249
Hawaii.....	288,495	254,995	233,491	211,138
Idaho.....	189,575	212,563	237,444	230,218
Illinois.....	1,643,487	1,576,695	1,687,070	1,719,617
Indiana.....	409,901	437,797	482,029	522,237
Iowa.....	260,628	273,028	292,002	283,983
Kansas.....	269,507	312,698	318,352	326,196
Kentucky.....	506,771	380,417	410,003	430,953
Louisiana.....	557,131	419,777	428,441	428,808
Maine.....	314,116	271,307	246,145	249,674
Maryland.....	1,037,957	1,082,280	1,127,128	1,169,386
Massachusetts.....	700,375	653,327	641,409	633,840
Michigan.....	1,346,409	1,332,222	1,366,963	1,392,806
Minnesota.....	739,500	738,100	732,300	744,600
Mississippi.....	224,341	231,340	234,700	253,532
Missouri.....	618,911	527,053	589,232	592,993
Montana.....	149,540	167,812	170,715	145,306
Nebraska.....	198,923	184,673	181,816	173,149
Nevada.....	382,873	341,203	334,659	362,971
New Hampshire.....	188,262	155,397	163,885	170,876
New Jersey.....	930,724	923,460	954,696	987,378
New Mexico.....	151,299	119,893	116,819	117,168
New York.....	2,558,704	2,618,320	2,556,658	2,782,474
North Carolina.....	500,506	618,426	765,817	710,100
North Dakota.....	66,819	76,617	81,403	77,236
Ohio.....	2,146,314	2,030,046	2,068,878	2,018,923
Oklahoma.....	645,329	547,355	520,181	465,231
Oregon.....	445,505	417,222	432,825	398,965
Pennsylvania.....	2,533,788	2,471,021	2,418,072	2,441,255
Rhode Island.....	135,520	138,211	145,252	152,861
South Carolina.....	371,724	459,377	483,606	511,735
South Dakota.....	82,063	73,862	72,722	80,331
Tennessee.....	432,422	432,662	517,846	514,242
Texas.....	1,259,647	1,377,393	1,488,896	1,677,824
Utah.....	224,146	192,381	220,247	219,338
Vermont.....	74,271	87,488	95,056	103,928
Virginia.....	560,309	534,350	591,068	581,357
Washington.....	1,192,926	1,234,495	1,309,371	1,418,255
West Virginia.....	523,803	616,790	629,480	665,403
Wisconsin.....	647,520	594,463	621,973	652,281
Wyoming.....	73,592	68,068	74,469	71,151
Federal programs:				
Civilian employee.....	1,911,682	1,900,963	1,955,287	2,008,909
Black lung 2	1,154,222	1,102,798	1,035,450	980,642

1 Calendar year data, except fiscal year data for federal civilian and other programs and for some states with state funds. Payments represent compensation and medical benefits and include insurance losses paid by private insurance carriers (compiled from state workers' compensation agencies and the A.M. Best Company); disbursement of state funds (compiled from the A.M. Best Company, state workers' compensation agencies and U.S. Census Bureau); and self-insurance payments, estimated from available state data. Includes benefit payments under Longshore and Harbor Workers' Compensation Act for states in which such payments are made. For data for years 1990, 1993–95, see U.S. Census Bureau, *Statistical Abstract of the United States: 1999* (119th edition) Washington, DC, 1999, table 630, p.397.

2 Includes payments by the Social Security Administration and the Department of Labor.

Source: 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.

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9.B Workers' Compensation

Table 9.B3.—Type of insurer and medical benefits, by state, 1999

[In thousands]

State	Total	Private carriers ⁴	State funds	Self-insurance ¹	Medical amount	Medical percent
Total	\$43,371,412	...	...	...	\$18,042,726	41.6
Alabama.....	596,233	\$320,786	...	\$275,447	309,392	51.9
Alaska.....	137,630	108,604	...	29,026	73,456	53.4
Arizona.....	427,841	191,455	\$174,825	61,561	149,956	² 35.0
Arkansas.....	165,854	110,673	...	55,182	71,317	³ 43.0
California.....	7,856,442	4,611,639	1,002,435	2,242,368	3,506,531	44.6
Colorado.....	702,458	330,465	181,449	190,543	348,110	² 49.6
Connecticut.....	722,156	553,612	...	168,544	196,079	² 27.2
Delaware.....	105,436	78,243	...	27,193	45,337	³ 43.0
District of Columbia.....	82,011	64,157	...	17,853	35,265	³ 43.0
Florida.....	2,079,830	1,668,092	...	411,738	1,277,633	61.4
Georgia.....	816,249	450,288	...	365,961	487,804	59.8
Hawaii.....	211,138	144,706	5,223	61,209	86,574	40.9
Idaho.....	230,218	141,392	77,754	11,072	111,303	48.3
Illinois.....	1,719,617	1,353,213	...	366,405	828,341	² 48.2
Indiana.....	522,237	391,347	...	130,890	343,188	² 65.7
Iowa.....	283,983	236,098	...	47,885	159,420	² 56.1
Kansas.....	326,196	236,753	...	89,443	113,239	34.7
Kentucky.....	430,953	260,222	20,420	150,310	229,300	53.2
Louisiana.....	428,808	207,532	101,602	119,674	184,387	³ 43.0
Maine.....	249,674	106,619	48,183	94,872	93,731	37.7
Maryland.....	1,169,386	905,032	158,165	106,188	493,481	42.2
Massachusetts.....	633,840	515,852	...	117,988	202,341	31.9
Michigan.....	1,392,806	760,306	...	632,500	413,859	29.7
Minnesota.....	744,600	479,400	88,100	177,100	315,700	42.4
Mississippi.....	253,532	162,808	...	90,724	132,971	52.4
Missouri.....	592,993	506,218	43,357	43,418	363,761	59.5
Montana.....	145,306	53,222	60,962	31,121	62,482	³ 43.0
Nebraska.....	173,149	131,579	...	41,570	86,079	49.7
Nevada.....	362,971	4,649	273,386	84,935	125,871	34.7
New Hampshire.....	170,876	134,339	...	36,537	88,787	² 52.0
New Jersey.....	987,378	937,022	...	50,356	424,573	³ 43.0
New Mexico.....	117,168	60,348	12,036	44,784	65,857	56.2
New York.....	2,782,474	1,314,422	836,453	631,599	835,726	30.0
North Carolina.....	710,100	534,710	...	175,390	327,739	² 46.2
North Dakota.....	77,236	428	76,808	...	36,201	46.9
Ohio.....	2,018,923	18,104	1,571,004	429,815	803,675	39.8
Oklahoma.....	465,231	261,595	105,621	98,015	221,583	² 47.6
Oregon.....	398,965	202,220	145,285	51,460	190,422	47.7
Pennsylvania.....	2,441,255	1,692,089	176,004	573,162	867,097	35.5
Rhode Island.....	152,861	98,356	43,409	11,096	35,306	23.1
South Carolina.....	511,735	358,012	37,100	116,623	247,866	² 48.4
South Dakota.....	80,331	69,408	...	10,923	38,915	48.4
Tennessee.....	514,242	404,946	...	109,296	264,953	² 51.5
Texas.....	1,677,824	1,353,079	185,305	139,441	721,464	³ 43.0
Utah.....	219,338	133,718	67,987	17,633	152,456	69.5
Vermont.....	103,928	78,652	...	25,276	51,214	² 49.3
Virginia.....	581,357	441,457	...	139,900	214,004	36.8
Washington.....	1,418,255	20,873	1,117,017	280,365	475,492	33.5
West Virginia.....	665,403	3,894	552,302	109,207	176,139	26.5
Wisconsin.....	652,281	609,039	...	43,242	342,874	² 52.6
Wyoming.....	71,151	1,432	69,719	...	45,068	63.3
Total without federal.....	40,381,861	23,813,108	7,231,914	9,336,839	17,474,320	43.3
Total federal.....	2,989,551	...	...	...	568,406	19.0
Civilian employee.....	2,008,909	...	...	...	492,835	24.5
Black Lung.....	980,642	...	...	...	75,571	7.7

¹ Self-insurance includes individual self-insurers and group self-insurance.

² Imputed based on regression analysis using data from states where the percentage was known. The independent variables used in regression were percent of private carrier incurred losses that is attributed to medical benefits, the market insured by private carriers, and the presence of a state fund.

³ For these states, the data used for the imputation procedure were unavailable, so the percentage of medical benefits was estimated to be the weighted average of the percentages in the states reporting such a percentage.

⁴ States with exclusive funds (Nevada, North Dakota, Ohio, Washington, West Virginia and Wyoming), also have small amounts of benefits paid in the private carrier category. 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.

Source: 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.

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