

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2009

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	109.4	43,482	21,391	10,564	11,527	17,194	26,288	2.05	1.47
1995	112.8	42,122	20,106	10,784	11,232	16,733	25,389	1.83	1.35
1996	114.8	41,960	21,024	11,108	9,828	16,739	25,221	1.66	1.26
1997	118.1	41,971	21,676	9,937	10,357	17,397	24,574	1.49	1.17
1998	121.5	43,987	23,579	10,055	10,354	18,622	25,365	1.38	1.13
1999	124.3	46,313	26,383	9,945	9,985	20,055	26,258	1.35	1.12

(Continued)

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2009—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	47,699	26,874	10,345	10,481	20,933	26,766	1.34	1.06
2001	127.0	50,827	27,905	11,082	11,839	23,137	27,690	1.43	1.10
2002	125.6	52,297	28,085	12,293	11,920	24,203	28,094	1.57	1.13
2003	124.7	54,739	28,395	13,627	12,717	25,733	29,006	1.71	1.16
2004	125.9	56,149	28,632	14,402	13,115	26,079	30,070	1.70	1.13
2005 ^e	128.2	57,067	29,039	14,318	13,710	26,361	30,706	1.71	1.09
2006 ^e	130.3	55,118	28,050	13,822	13,246	26,325	28,793	1.57	0.99
2007 ^e	131.7	55,998	28,736	13,663	13,599	27,037	28,961	1.46	0.96
2008 ^e	130.6	58,104	30,175	13,862	14,067	29,256	28,848	1.34	0.98
2009	124.9	58,327	30,460	13,661	14,207	28,940	29,387	1.30	1.03

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.

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

Totals do not necessarily equal the sum of rounded components.

- 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.
- Cash and medical benefits paid by self-insurers.
- Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.
- 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.
- The National Academy of Social Insurance has revised its estimates for 2005–2008. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs, 2009* (<http://www.nasi.org/research/2011/report-workers-compensation-benefits-coverage-costs-2009>).

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9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2005–2009 (in thousands of dollars)

Program	2005 ^a	2006 ^a	2007 ^a	2008 ^a	2009
Total, state and federal	57,066,950	55,117,823	55,997,632	58,104,190	58,326,816
<i>State programs</i>					
Subtotal	53,808,795	51,847,502	52,657,740	54,680,365	54,784,211
Alabama	619,518	624,685	635,315	656,607	625,755
Alaska	182,721	186,507	188,286	205,363	213,372
Arizona	570,870	647,427	696,457	691,001	650,730
Arkansas	227,232	235,887	243,846	233,270	216,216
California	10,868,330	9,952,220	9,551,491	9,466,406	9,317,794
Colorado	932,350	903,947	878,774	916,801	884,044
Connecticut	719,974	718,441	729,815	778,187	834,673
Delaware	214,540	238,638	212,706	218,484	205,972
District of Columbia	92,298	90,468	86,101	80,168	91,940
Florida	3,474,068	2,925,976	2,915,447	2,835,433	2,977,465
Georgia	1,408,876	1,393,970	1,494,363	1,577,091	1,492,696
Hawaii	250,779	242,685	247,294	245,763	244,375
Idaho	242,823	253,639	267,761	280,810	266,461
Illinois	2,418,519	2,444,219	2,738,920	2,921,600	2,979,286
Indiana	569,215	563,934	599,391	625,807	611,792
Iowa	487,130	488,684	495,808	555,372	556,817
Kansas	389,566	390,643	394,280	414,578	418,656
Kentucky	702,751	637,975	648,237	702,125	737,392
Louisiana	705,254	718,535	732,586	855,021	839,580
Maine	280,841	289,980	276,826	263,784	263,512
Maryland	784,414	828,962	849,850	935,948	895,905
Massachusetts	921,958	929,507	902,630	855,807	950,390
Michigan	1,473,598	1,470,574	1,511,282	1,407,282	1,509,881
Minnesota	949,394	944,448	958,984	1,025,937	1,082,620
Mississippi	289,855	310,742	322,875	336,103	318,499
Missouri	892,446	831,325	871,060	906,393	834,075
Montana	227,342	234,259	242,872	253,477	254,118
Nebraska	305,988	271,992	284,259	323,702	304,156
Nevada	456,660	417,282	414,432	430,260	432,690
New Hampshire	228,623	220,037	208,422	241,411	230,971
New Jersey	1,702,109	1,748,045	1,849,044	1,951,545	2,002,875
New Mexico	259,259	270,273	273,363	271,396	282,633
New York	3,378,085	3,510,955	3,388,936	3,859,233	4,146,728
North Carolina	1,381,606	1,314,725	1,344,761	1,455,740	1,408,926
North Dakota	82,033	81,297	91,741	105,837	110,526
Ohio	2,447,038	2,383,544	2,478,080	2,490,080	2,353,384
Oklahoma	638,043	675,113	700,341	772,191	824,855
Oregon	554,586	568,739	589,388	607,414	623,095
Pennsylvania	2,741,310	2,758,784	2,803,819	2,902,243	2,901,339
Rhode Island	137,196	149,413	152,227	158,721	157,720
South Carolina	924,734	918,650	886,000	917,419	891,830
South Dakota	86,118	109,030	119,567	111,184	93,578
Tennessee	861,927	815,935	751,377	783,149	783,903
Texas	1,596,879	1,419,823	1,425,946	1,538,972	1,595,358
Utah	256,802	261,400	285,395	302,453	295,624
Vermont	122,028	124,228	119,099	127,665	144,054
Virginia	851,776	808,701	1,070,668	1,112,443	873,483
Washington	1,847,523	1,927,431	1,995,744	2,192,885	2,312,186
West Virginia	765,208	433,258	510,806	488,013	490,531
Wisconsin	1,170,065	1,043,244	1,094,074	1,154,654	1,113,240
Wyoming	116,537	117,324	126,996	137,135	136,515

(Continued)

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2005–2009 (in thousands of dollars)—Continued

Program	2005 ^a	2006 ^a	2007 ^a	2008 ^a	2009
<i>Federal programs ^b</i>					
Subtotal	3,258,155	3,270,322	3,339,892	3,423,825	3,542,605
Civilian employee	2,462,059	2,454,861	2,586,700	2,676,370	2,763,885
Other	796,096	815,461	753,192	747,455	778,720

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.

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

Totals do not necessarily equal the sum of rounded components.

- a. The National Academy of Social Insurance has revised its estimates for 2005–2008. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs, 2009* (<http://www.nasi.org/research/2011/report-workers-compensation-benefits-coverage-costs-2009>).
- 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.

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9.B Other Social Insurance Programs: Workers' Compensation

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2009
(in thousands of dollars)**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total ^a	Private carriers ^b	State funds	Self-insurance ^c	Total	As a percentage of total benefits
Total, state and federal	58,326,816	30,459,597	10,118,061	14,206,553	28,940,005	49.6
State programs						
Subtotal	54,784,211	30,459,597	10,118,061	14,206,553	27,900,839	50.9
Alabama	625,755	297,824	...	327,930	423,010	67.6
Alaska	213,372	156,254	...	57,119	141,679	66.4
Arizona	650,730	225,639	315,649	109,442	404,103	62.1
Arkansas	216,216	150,642	...	65,574	142,270	65.8
California	9,317,794	4,814,138	1,607,715	2,895,941	5,065,094	54.4
Colorado	884,044	245,494	385,554	252,997	443,790	50.2
Connecticut	834,673	621,327	...	213,347	363,083	43.5
Delaware	205,972	160,236	...	45,736	113,491	55.1
District of Columbia	91,940	78,046	...	13,894	34,477	37.5
Florida	2,977,465	1,924,139	...	1,053,326	1,917,488	64.4
Georgia	1,492,696	1,097,153	...	395,543	737,392	49.4
Hawaii	244,375	131,780	30,571	82,023	105,081	43.0
Idaho	266,461	85,223	149,948	31,291	163,607	61.4
Illinois	2,979,286	2,256,602	...	722,684	1,427,078	47.9
Indiana	611,792	544,868	...	66,924	434,984	71.1
Iowa	556,817	434,115	...	122,702	300,681	54.0
Kansas	418,656	306,423	...	112,233	247,844	59.2
Kentucky	737,392	387,820	116,655	232,917	421,051	57.1
Louisiana	839,580	434,395	135,109	270,075	455,052	54.2
Maine	263,512	90,499	96,250	76,762	121,742	46.2
Maryland	895,905	463,558	210,192	222,156	399,574	44.6
Massachusetts	950,390	748,427	...	201,963	325,480	34.2
Michigan	1,509,881	958,184	...	551,697	533,944	35.4
Minnesota	1,082,620	760,135	54,046	268,439	564,005	52.1
Mississippi	318,499	184,327	...	134,171	188,870	59.3
Missouri	834,075	556,200	84,185	193,689	456,239	54.7
Montana	254,118	84,905	127,934	41,279	144,339	56.8
Nebraska	304,156	236,868	...	67,287	184,014	60.5
Nevada	432,690	293,133	...	139,557	199,470	46.1
New Hampshire	230,971	184,713	...	46,257	141,585	61.3
New Jersey	2,002,875	1,563,464	...	439,411	973,877	48.6
New Mexico	282,633	158,641	36,386	87,606	169,297	59.9
New York	4,146,728	1,797,434	1,096,455	1,252,838	1,990,429	48.0
North Carolina	1,408,926	1,059,199	...	349,728	629,790	44.7
North Dakota	110,526	...	110,526	...	66,866	60.5
Ohio	2,353,384	20,968	1,925,330	407,086	998,833	42.4
Oklahoma	824,855	369,263	262,060	193,532	356,337	43.2
Oregon	623,095	237,286	278,987	106,822	324,009	52.0
Pennsylvania	2,901,339	1,975,878	310,215	615,246	1,333,716	46.0
Rhode Island	157,720	56,795	79,856	21,069	52,678	33.4
South Carolina	891,830	651,014	56,633	184,183	368,326	41.3
South Dakota	93,578	90,019	...	3,558	61,200	65.4
Tennessee	783,903	605,574	...	178,329	422,524	53.9
Texas	1,595,358	917,000	348,518	329,840	950,833	59.6
Utah	295,624	109,973	136,676	48,975	204,276	69.1
Vermont	144,054	124,564	...	19,490	71,163	49.4
Virginia	873,483	658,203	...	215,280	505,747	57.9
Washington	2,312,186	19,007	1,756,175	537,003	807,719	34.9
West Virginia ^d	490,531	173,769	271,671	45,091	177,581	36.2
Wisconsin	1,113,240	956,730	...	156,511	765,593	68.8
Wyoming	136,515	1,751	134,764	...	69,525	50.9

(Continued)

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2009 (in thousands of dollars)—Continued

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total ^a	Private carriers ^b	State funds	Self-insurance ^c	Total	As a percentage of total benefits
Federal programs ^e						
Subtotal	3,542,605	...	...	...	1,039,167	29.3
Civilian employee	2,763,885	...	...	...	863,729	31.3
Other	778,720	...	...	...	175,438	22.5

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.

NOTES: Totals do not necessarily equal the sum of rounded components.

... = not applicable.

- a. These data may not include second injury fund for all states and may understate total payments.
- b. States with exclusive funds (North Dakota, Ohio, Washington, and Wyoming) may have small amounts of benefits paid by private carriers. This is because some employers doing business in states with exclusive funds may be required by Longshore and Harbor Workers' Compensation Act (LHWCA) provisions to obtain coverage from private carriers, or may obtain employer's liability coverage that the state fund is not authorized to provide. In addition, private carriers may provide excess compensation coverage in some of these states.
- c. Includes individual self-insurers and group self-insurance.
- d. In 2008, West Virginia completed the transition from an exclusive state fund to a competitive fund. All benefits for workers injured after the transition are paid by private carriers.
- 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 LHWCA that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

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