

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2010

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 1940–2010—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	128.2	57,067	29,039	14,318	13,710	26,361	30,706	1.71	1.09
2006 ^e	130.3	54,896	27,946	13,825	13,125	26,206	28,690	1.56	0.99
2007 ^e	131.7	55,660	28,658	13,657	13,344	26,627	29,032	1.45	0.95
2008 ^e	130.6	57,748	30,129	13,853	13,766	29,012	28,736	1.33	0.97
2009 ^e	124.9	57,946	30,384	13,623	13,940	28,706	29,240	1.29	1.02
2010	124.5	57,542	30,524	13,625	13,393	28,091	29,450	1.23	0.99

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 2006–2009. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs, 2010* (<http://www.nasi.org/research/2012/report-workers-compensation-benefits-coverage-costs-2010>).

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9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2006–2010 (in thousands of dollars)

Program	2006 ^a	2007 ^a	2008 ^a	2009 ^a	2010
Total, state and federal	54,896,361	55,659,582	57,748,078	57,946,333	57,541,639
<i>State programs</i>					
Subtotal	51,626,040	52,319,690	54,324,252	54,403,728	53,869,581
Alabama	624,685	635,315	656,607	625,755	629,069
Alaska	197,580	201,477	219,163	221,021	221,327
Arizona	647,463	696,908	691,384	658,115	698,459
Arkansas	202,006	213,337	227,769	215,067	204,066
California	10,017,099	9,608,884	9,529,739	9,392,835	9,396,443
Colorado	865,585	837,004	873,643	836,238	809,707
Connecticut	719,758	734,425	785,133	842,840	788,701
Delaware	238,638	212,805	218,665	206,145	211,921
District of Columbia	98,016	97,564	95,100	104,672	105,636
Florida	2,928,460	2,857,930	2,748,092	2,820,747	2,526,580
Georgia	1,397,771	1,499,306	1,596,051	1,527,428	1,410,753
Hawaii	242,685	247,294	245,763	244,375	242,400
Idaho	228,764	244,451	260,881	257,868	245,622
Illinois	2,447,104	2,735,393	2,915,102	3,025,334	2,916,379
Indiana	563,190	598,973	625,721	598,048	603,193
Iowa	487,985	493,953	552,913	548,605	554,973
Kansas	391,381	395,836	416,157	416,157	407,776
Kentucky	643,192	646,066	695,746	686,142	650,701
Louisiana	718,542	732,788	854,848	831,997	839,821
Maine	289,994	276,880	339,959	260,526	253,872
Maryland	788,874	829,914	935,948	895,905	953,533
Massachusetts	831,373	829,449	854,351	952,081	1,013,343
Michigan	1,470,574	1,511,282	1,407,282	1,509,881	1,271,892
Minnesota	944,448	958,984	1,025,671	1,072,122	1,038,272
Mississippi	320,294	328,234	339,531	321,771	337,633
Missouri	828,370	867,153	906,587	849,798	811,427
Montana	228,347	236,993	244,114	246,233	266,850
Nebraska	272,039	283,619	323,726	299,292	313,066
Nevada	417,285	415,085	424,729	431,037	429,686
New Hampshire	225,161	208,437	242,567	238,998	237,168
New Jersey	1,729,356	1,858,396	1,947,752	1,986,725	1,999,801
New Mexico	237,551	238,881	238,649	246,325	276,697
New York	3,520,913	3,597,478	3,899,911	4,136,960	4,606,295
North Carolina	1,315,059	1,342,188	1,468,254	1,399,275	1,316,291
North Dakota	81,297	91,741	105,837	110,526	114,985
Ohio	2,383,544	2,478,080	2,490,080	2,353,384	2,268,515
Oklahoma	643,817	669,863	740,434	785,218	845,726
Oregon	576,778	593,872	605,897	616,869	633,054
Pennsylvania	2,758,784	2,803,819	2,902,243	2,901,339	2,909,341
Rhode Island	150,999	153,954	159,550	160,964	160,105
South Carolina	918,650	895,503	917,419	891,830	891,283
South Dakota	109,030	119,567	111,184	93,578	100,348
Tennessee	815,808	751,615	782,894	781,426	782,091
Texas	1,416,287	1,421,056	1,530,772	1,606,267	1,483,708
Utah	261,896	286,757	303,223	289,952	257,522
Vermont	126,287	120,382	128,305	144,565	138,370
Virginia	782,062	886,657	932,492	858,665	790,025
Washington	1,927,431	1,995,744	2,192,885	2,312,186	2,308,748
West Virginia	433,258	356,717	319,877	341,717	362,375
Wisconsin	1,043,244	1,094,685	1,156,519	1,114,089	1,070,534
Wyoming	117,324	126,996	137,133	134,835	163,497

(Continued)

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2006–2010 (in thousands of dollars)—Continued

Program	2006 ^a	2007 ^a	2008 ^a	2009 ^a	2010
	<i>Federal programs ^b</i>				
Subtotal	3,270,322	3,339,892	3,423,825	3,542,605	3,672,058
Civilian employee	2,454,861	2,586,700	2,676,370	2,763,885	2,889,321
Other	815,461	753,192	747,455	778,720	782,737

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 2006–2009. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs, 2010* (<http://www.nasi.org/research/2012/report-workers-compensation-benefits-coverage-costs-2010>).
- 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, 2010
(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	57,541,639	30,524,460	9,952,585	13,392,536	28,091,449	48.8
State programs						
Subtotal	53,869,581	30,524,460	9,952,585	13,392,536	26,998,546	50.1
Alabama	629,069	306,069	...	323,000	434,057	69.0
Alaska	221,327	157,954	...	63,373	145,190	65.6
Arizona	698,459	270,785	289,294	138,379	437,235	62.6
Arkansas	204,066	144,530	...	59,536	131,418	64.4
California	9,396,443	4,969,994	1,559,424	2,867,026	5,147,490	54.8
Colorado	809,707	230,753	379,507	199,448	408,902	50.5
Connecticut	788,701	614,116	...	174,585	357,282	45.3
Delaware	211,921	176,335	...	35,586	122,914	58.0
District of Columbia	105,636	78,084	...	27,552	35,916	34.0
Florida	2,526,580	1,853,387	...	673,194	1,659,963	65.7
Georgia	1,410,753	1,066,794	...	343,959	708,198	50.2
Hawaii	242,400	128,738	30,678	82,983	105,444	43.5
Idaho	245,622	83,472	147,143	15,007	154,496	62.9
Illinois	2,916,379	2,236,795	...	679,584	1,385,280	47.5
Indiana	603,193	541,115	...	62,079	431,886	71.6
Iowa	554,973	443,137	...	111,836	301,905	54.4
Kansas	407,776	286,168	...	121,608	223,461	54.8
Kentucky	650,701	378,232	83,692	188,777	370,249	56.9
Louisiana	839,821	443,247	122,267	274,308	446,550	53.2
Maine	253,872	83,172	95,185	75,515	124,143	48.9
Maryland	953,533	518,960	174,238	260,335	435,765	45.7
Massachusetts	1,013,343	742,489	...	270,854	345,406	34.1
Michigan	1,271,892	857,877	...	414,014	508,456	40.0
Minnesota	1,038,272	735,482	52,213	250,577	532,844	51.3
Mississippi	337,633	211,942	...	125,691	211,021	62.5
Missouri	811,427	520,758	83,274	207,396	451,153	55.6
Montana	266,850	82,520	141,102	43,229	160,377	60.1
Nebraska	313,066	250,734	...	62,332	191,283	61.1
Nevada	429,686	296,096	...	133,589	187,773	43.7
New Hampshire	237,168	188,435	...	48,733	145,147	61.2
New Jersey	1,999,801	1,612,081	...	387,719	993,883	49.7
New Mexico	276,697	162,654	28,858	85,185	161,591	58.4
New York	4,606,295	2,008,174	1,186,354	1,411,767	1,714,649	37.2
North Carolina	1,316,291	1,018,912	...	297,379	581,800	44.2
North Dakota	114,985	98	114,887	...	68,737	59.8
Ohio	2,268,515	12,674	1,859,505	396,336	963,557	42.5
Oklahoma	845,726	437,041	252,036	156,649	373,811	44.2
Oregon	633,054	228,089	296,946	108,019	320,959	50.7
Pennsylvania	2,909,341	2,047,166	257,511	604,664	1,290,603	44.4
Rhode Island	160,105	59,605	76,345	24,155	53,155	33.2
South Carolina	891,283	664,303	52,928	174,052	385,034	43.2
South Dakota	100,348	96,450	...	3,898	61,915	61.7
Tennessee	782,091	619,133	...	162,958	444,228	56.8
Texas	1,483,708	846,957	345,078	291,673	881,323	59.4
Utah	257,522	90,076	124,522	42,924	176,660	68.6
Vermont	138,370	120,570	...	17,801	71,814	51.9
Virginia	790,025	611,732	...	178,294	472,435	59.8
Washington	2,308,748	20,608	1,756,529	531,612	760,998	33.0
West Virginia ^d	362,375	39,603	280,937	41,835	89,994	24.8
Wisconsin	1,070,534	929,001	...	141,533	748,242	69.9
Wyoming	163,497	1,364	162,133	...	81,951	50.1

(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, 2010 (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	3,672,058	...	...	...	1,092,904	29.8
Civilian employee	2,889,321	...	...	...	912,882	31.6
Other	782,737	...	...	...	180,022	21.3

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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