

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2012

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 ^d	Benefits as a percentage of covered payroll ^e
		Type of insurance			Type of benefits				
		Total	Private carriers ^a	State and federal funds ^b	Employers' self-insurance ^c	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 1940–2012—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 ^d	Benefits as a percentage of covered payroll ^c
		Type of insurance			Type of benefits				
		Total	Private carriers ^a	State and federal funds ^b	Employers' self-insurance ^c	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	130.3	54,896	27,946	13,825	13,125	26,206	28,690	1.56	0.99
2007	131.7	56,385	29,410	13,493	13,482	27,105	29,280	1.47	0.96
2008 ^e	130.6	58,750	30,725	13,771	14,255	28,987	29,763	1.35	0.99
2009 ^e	124.9	58,435	30,909	13,539	13,987	28,157	30,278	1.30	1.03
2010 ^e	124.5	58,465	31,090	13,481	13,894	28,715	29,750	1.25	1.00
2011 ^e	125.8	61,041	32,734	13,634	14,673	30,557	30,484	1.29	1.01
2012	127.9	61,857	33,429	13,662	14,765	30,838	31,019	1.32	0.98

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.

- a. Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.
- b. 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.
- c. Cash and medical benefits paid by self-insurers.
- d. 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.
- e. The National Academy of Social Insurance has revised its estimates for 2008–2011. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs, 2012* (<http://www.nasi.org/research/2014/report-workers-compensation-benefits-coverage-costs-2012>).

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9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2008–2012 (in thousands of dollars)

Program	2008 ^a	2009 ^a	2010 ^a	2011 ^a	2012
Total, state and federal	58,750,379	58,435,367	58,465,069	61,040,807	61,856,754
<i>State programs</i>					
Subtotal	55,326,554	54,892,762	54,793,011	57,263,814	58,081,235
Alabama	656,607	625,755	629,069	616,022	649,682
Alaska	219,978	222,005	221,955	239,635	248,038
Arizona	691,482	657,184	701,621	719,611	712,324
Arkansas	236,801	223,973	213,956	199,408	213,971
California	9,770,733	9,531,461	9,577,762	10,858,138	11,503,654
Colorado	873,718	835,024	802,436	765,242	845,136
Connecticut	784,852	842,669	795,123	868,103	887,226
Delaware	218,665	206,145	211,921	220,830	215,518
District of Columbia	95,089	104,719	105,632	111,136	98,984
Florida	3,030,037	2,931,305	2,730,035	2,837,365	2,835,750
Georgia	1,611,221	1,344,524	1,458,576	1,397,850	1,451,811
Hawaii	245,763	244,375	242,400	246,780	248,433
Idaho	249,350	242,868	239,775	249,473	238,723
Illinois	2,978,130	3,062,890	3,006,823	3,047,300	2,702,471
Indiana	626,994	597,176	598,753	628,075	623,742
Iowa	560,253	553,342	563,599	622,236	642,147
Kansas	417,860	416,026	405,436	436,144	424,122
Kentucky	790,400	769,484	665,610	681,902	659,192
Louisiana	854,647	831,035	840,035	882,226	860,330
Maine	263,793	260,547	251,593	253,127	306,093
Maryland	935,948	895,905	953,533	1,006,998	970,734
Massachusetts	848,724	951,062	1,013,459	1,001,213	978,825
Michigan	1,407,282	1,509,881	1,271,892	1,301,061	1,189,483
Minnesota	1,025,607	1,072,918	1,034,661	1,011,635	1,043,694
Mississippi	346,640	321,771	337,633	334,430	336,208
Missouri	907,622	850,106	806,222	814,592	838,913
Montana	260,861	261,005	266,524	251,708	250,542
Nebraska	326,942	299,870	315,079	320,786	312,448
Nevada	425,673	430,768	429,686	395,891	374,085
New Hampshire	250,226	246,755	251,667	231,800	229,024
New Jersey	2,005,247	1,995,407	2,067,568	2,220,175	2,215,453
New Mexico	240,409	246,272	276,126	275,783	306,304
New York	3,887,556	4,148,353	4,617,084	5,103,151	5,394,509
North Carolina	1,486,953	1,416,881	1,357,710	1,427,759	1,425,596
North Dakota	105,835	110,526	114,981	125,960	151,033
Ohio	2,490,080	2,353,384	2,268,515	2,232,596	2,130,063
Oklahoma	744,996	784,749	842,581	840,570	873,407
Oregon	672,563	699,116	679,104	679,233	660,553
Pennsylvania	2,902,107	2,902,311	2,909,863	2,895,406	2,910,262
Rhode Island	159,540	160,780	159,979	169,773	177,664
South Carolina	917,419	891,830	891,283	874,227	905,405
South Dakota	111,184	93,578	100,348	90,844	93,404
Tennessee	788,508	743,927	783,687	776,943	803,103
Texas	1,526,140	1,600,977	1,511,277	1,599,449	1,722,241
Utah	317,079	301,159	274,624	272,207	292,619
Vermont	128,424	144,315	137,648	138,678	146,445
Virginia	945,845	860,622	786,402	891,311	913,755
Washington	2,192,885	2,312,186	2,308,679	2,316,713	2,311,697
West Virginia	494,810	527,231	537,135	519,409	470,251
Wisconsin	1,158,458	1,116,312	1,071,877	1,099,950	1,123,861
Wyoming	138,619	140,297	154,077	162,960	162,304

(Continued)

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2008–2012 (in thousands of dollars)—Continued

Program	2008 ^a	2009 ^a	2010 ^a	2011 ^a	2012
	<i>Federal programs^b</i>				
Subtotal	3,423,825	3,542,605	3,672,058	3,776,993	3,775,519
Civilian employee	2,676,370	2,763,885	2,889,321	2,994,122	3,006,009
Other	747,455	778,720	782,737	782,871	769,510

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 2008–2011. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs, 2012* (<http://www.nasi.org/research/2014/report-workers-compensation-benefits-coverage-costs-2012>).

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, 2012
(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	61,856,754	33,429,362	9,886,742	14,765,132	30,837,959	49.9
State programs						
Subtotal	58,081,235	33,429,362	9,886,742	14,765,132	29,727,885	51.2
Alabama	649,682	317,646	...	332,036	438,535	67.5
Alaska	248,038	176,196	...	71,842	167,921	67.7
Arizona	712,324	367,367	217,218	127,739	467,997	65.7
Arkansas	213,971	163,837	...	50,134	140,365	65.6
California	11,503,654	6,602,542	1,535,318	3,365,794	6,637,556	57.7
Colorado	845,136	251,983	428,536	164,618	480,883	56.9
Connecticut	887,226	644,541	...	242,685	411,673	46.4
Delaware	215,518	177,725	...	37,793	129,526	60.1
District of Columbia	98,984	85,053	...	13,932	34,249	34.6
Florida	2,835,750	1,952,927	...	882,823	1,877,267	66.2
Georgia	1,451,811	1,067,496	...	384,315	734,616	50.6
Hawaii	248,433	131,783	30,825	85,825	108,069	43.5
Idaho	238,723	91,998	138,146	8,578	154,931	64.9
Illinois	2,702,471	2,021,103	...	681,369	1,186,385	43.9
Indiana	623,742	562,404	...	61,338	457,827	73.4
Iowa	642,147	503,022	...	139,125	362,171	56.4
Kansas	424,122	305,543	...	118,579	248,111	58.5
Kentucky	659,192	363,387	89,496	206,309	366,511	55.6
Louisiana	860,330	475,721	103,533	281,076	453,394	52.7
Maine	306,093	226,562	...	79,531	142,640	46.6
Maryland	970,734	531,858	169,528	269,348	440,713	45.4
Massachusetts	978,825	736,866	...	241,960	347,496	35.5
Michigan	1,189,483	738,694	...	450,789	422,455	35.5
Minnesota	1,043,694	790,958	...	252,736	568,959	54.5
Mississippi	336,208	220,926	...	115,283	189,958	56.5
Missouri	838,913	536,075	92,035	210,803	480,697	57.3
Montana	250,542	84,941	125,498	40,104	157,341	62.8
Nebraska	312,448	247,219	...	65,229	192,155	61.5
Nevada	374,085	255,778	...	118,307	183,302	49.0
New Hampshire	229,024	168,190	...	60,835	152,072	66.4
New Jersey	2,215,453	1,747,771	...	467,681	1,136,784	51.3
New Mexico	306,304	181,093	28,227	96,984	179,188	58.5
New York	5,394,509	2,355,837	1,388,221	1,650,452	1,847,811	34.3
North Carolina	1,425,596	1,079,176	...	346,420	652,923	45.8
North Dakota	151,033	898	150,135	...	90,894	60.2
Ohio	2,130,063	17,085	1,739,062	373,916	836,197	39.3
Oklahoma	873,407	453,387	243,383	176,637	385,173	44.1
Oregon	660,553	225,878	307,125	127,551	363,965	55.1
Pennsylvania	2,910,262	2,076,761	194,795	638,707	1,347,676	46.3
Rhode Island	177,664	66,547	85,933	25,185	56,142	31.6
South Carolina ^d	905,405	631,040	64,019	210,347	395,662	43.7
South Dakota	93,404	89,349	...	4,056	64,356	68.9
Tennessee	803,103	627,233	...	175,870	473,028	58.9
Texas	1,722,241	957,326	422,432	342,483	1,059,178	61.5
Utah	292,619	112,520	127,031	53,068	206,297	70.5
Vermont	146,445	127,380	...	19,065	73,223	50.0
Virginia	913,755	712,866	...	200,889	551,908	60.4
Washington	2,311,697	13,780	1,813,835	484,082	742,797	32.1
West Virginia ^e	470,251	176,309	230,907	63,035	237,006	50.4
Wisconsin	1,123,861	975,985	...	147,875	781,897	69.6
Wyoming	162,304	802	161,502	...	110,008	67.8

(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, 2012 (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
<i>Federal programs ^f</i>						
Subtotal	3,775,519	...	...	...	1,110,074	29.4
Civilian employee	3,006,009	...	...	...	924,622	30.8
Other	769,510	...	...	...	185,452	24.1

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. South Carolina's State Accident Fund is not a competitive state fund.

e. 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.

f. 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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