

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2015

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	87.6	13,618	7,029	4,330	2,259	3,947	9,671	1.76	0.96	
1981	87.0	15,054	7,876	4,595	2,583	4,431	10,623	1.67	0.97	
1982	85.6	16,408	8,647	4,768	2,993	5,058	11,350	1.58	1.04	
1983	86.7	17,575	9,265	5,061	3,249	5,681	11,894	1.50	1.05	
1984	91.0	19,686	10,610	5,405	3,671	6,424	13,262	1.49	1.09	
1985	93.7	22,217	12,341	5,744	4,132	7,498	14,719	1.64	1.17	
1986	95.6	24,613	13,827	6,248	4,538	8,642	15,971	1.79	1.23	
1987	98.2	27,317	15,453	6,782	5,082	9,912	17,405	1.86	1.29	
1988	101.4	30,703	17,512	7,447	5,744	11,507	19,196	1.94	1.34	
1989	103.9	34,316	19,918	7,965	6,433	13,424	20,892	2.04	1.46	
1990	105.5	38,237	22,222	8,766	7,249	15,187	23,050	2.18	1.57	
1991	103.7	42,187	24,515	9,711	7,962	16,832	25,355	2.16	1.65	
1992	104.3	44,660	24,030	10,987	9,643	18,664	25,996	2.13	1.65	
1993	106.2	42,925	21,773	11,294	9,857	18,503	24,422	2.17	1.53	
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	1.62	1.26	
1997	118.1	41,971	21,676	9,937	10,357	17,397	24,574	1.51	1.17	
1998	121.5	43,987	23,579	10,055	10,354	18,622	25,365	1.42	1.13	
1999	124.3	46,313	26,383	9,945	9,985	20,055	26,258	1.36	1.12	

(Continued)

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2015—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 ^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		
2000	127.1	47,699	26,874	10,345	10,481	20,933	26,766	1.35	1.06
2001	127.0	50,827	27,905	11,082	11,839	23,137	27,690	1.46	1.10
2002	125.6	52,297	28,085	12,293	11,920	24,203	28,094	1.61	1.13
2003	124.7	54,739	28,395	13,627	12,717	25,733	29,006	1.74	1.16
2004	125.9	56,149	28,632	14,402	13,115	26,079	30,070	1.74	1.13
2005	128.2	57,067	29,039	14,318	13,710	26,361	30,706	1.72	1.09
2006	130.3	54,896	27,946	13,825	13,125	26,206	28,690	1.58	0.99
2007	131.7	56,385	29,410	13,493	13,482	27,105	29,280	1.48	0.96
2008	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	13,540	13,987	28,157	30,278	1.30	1.03
2010 ^e	124.6	58,465	31,090	13,481	13,894	28,715	29,750	1.25	1.00
2011 ^e	125.9	61,433	33,014	13,614	14,805	30,805	30,628	1.30	1.01
2012 ^e	127.9	62,257	33,650	13,705	14,903	31,073	31,185	1.33	0.99
2013 ^e	130.1	62,741	34,641	13,195	14,905	31,815	30,927	1.36	0.97
2014 ^e	132.7	62,652	34,467	12,909	15,275	31,832	30,820	1.36	0.92
2015	135.6	61,857	33,991	12,727	15,139	31,120	30,736	1.32	0.86

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 2009–2014. For details, see *Workers' Compensation: Benefits, Coverage, and Costs. Sources, Methods, and State Summaries* (<https://www.nasi.org/research/2017/sources-methods-workers-compensation-2015-data>).

CONTACT: Chris McLaren (202) 243-7280 or statistics@ssa.gov.

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2011–2015 (in thousands of dollars)

Program	2011 ^a	2012 ^a	2013 ^a	2014 ^a	2015
Total, state and federal	61,433,030	62,257,493	62,741,006	62,651,893	61,856,542
<i>State programs</i>					
Subtotal	57,656,037	58,481,901	59,047,753	58,970,688	58,150,694
Alabama	616,260	644,224	639,549	636,813	617,622
Alaska	240,482	247,862	253,297	233,962	228,034
Arizona	719,537	718,152	716,253	734,908	740,783
Arkansas	218,670	229,180	240,676	228,195	217,190
California	10,850,879	11,535,904	12,113,656	12,097,277	12,065,579
Colorado	761,760	845,654	813,193	788,559	835,265
Connecticut	892,920	914,723	955,329	909,138	908,069
Delaware	220,830	216,588	240,313	249,385	228,240
District of Columbia	110,316	115,743	130,968	118,249	120,154
Florida	3,254,002	3,178,981	3,189,393	3,207,769	3,051,390
Georgia	1,383,560	1,431,794	1,381,721	1,386,071	1,362,480
Hawaii	246,780	248,433	260,352	270,720	298,237
Idaho	249,368	239,807	248,667	254,120	262,674
Illinois	2,998,181	2,666,873	2,632,204	2,741,604	2,420,417
Indiana	627,737	620,780	643,068	590,031	567,536
Iowa	615,544	630,303	627,280	643,701	617,375
Kansas	435,145	426,096	377,452	376,158	361,558
Kentucky	671,282	667,084	668,956	649,182	684,422
Louisiana	833,632	810,539	808,073	789,789	755,714
Maine	252,726	250,479	253,139	252,084	232,464
Maryland	1,009,026	993,842	969,103	980,011	966,069
Massachusetts	1,003,138	982,005	1,070,458	1,150,958	1,129,393
Michigan	1,301,061	1,189,483	1,246,512	1,108,978	1,077,947
Minnesota	1,011,890	1,042,478	1,064,684	1,079,263	1,035,657
Mississippi	334,430	336,208	332,790	336,689	331,683
Missouri	807,294	833,119	832,469	848,867	888,004
Montana	251,981	250,090	248,039	245,858	253,017
Nebraska	319,228	303,014	299,774	321,449	307,034
Nevada	392,862	374,209	361,651	355,323	344,604
New Hampshire	231,835	230,831	225,320	212,002	222,064
New Jersey	2,201,474	2,246,386	2,301,663	2,348,949	2,285,378
New Mexico	275,783	306,304	298,690	299,359	304,077
New York	5,272,629	5,506,370	5,522,078	5,692,894	5,803,753
North Carolina	1,421,576	1,434,643	1,410,746	1,286,647	1,246,968
North Dakota	125,960	151,034	182,405	192,237	180,401
Ohio	2,203,962	2,196,508	2,083,101	2,039,406	1,929,262
Oklahoma	839,922	879,695	842,466	759,385	732,542
Oregon	683,452	663,181	668,686	655,971	631,907
Pennsylvania	2,895,338	2,910,221	2,974,135	2,997,930	2,971,644
Rhode Island	169,754	178,681	170,136	164,983	161,460
South Carolina	860,818	866,545	885,307	895,401	889,428
South Dakota	95,373	92,251	99,084	97,595	106,594
Tennessee	771,006	790,158	754,091	698,448	687,595
Texas	1,583,205	1,654,624	1,564,956	1,503,302	1,553,497
Utah	271,124	283,714	270,444	260,024	280,124
Vermont	137,359	146,149	151,088	150,844	151,544
Virginia	882,193	926,568	898,149	929,225	936,322
Washington	2,316,713	2,311,299	2,331,783	2,392,919	2,404,364
West Virginia	523,130	476,927	435,709	419,656	414,958
Wisconsin	1,099,950	1,123,861	1,166,872	1,204,002	1,169,754
Wyoming	162,960	162,304	191,825	184,398	178,444

(Continued)

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2011–2015 (in thousands of dollars)—Continued

Program	2011 ^a	2012 ^a	2013 ^a	2014 ^a	2015
	<i>Federal programs^b</i>				
Subtotal	3,776,993	3,775,592	3,693,254	3,681,205	3,705,848
Civilian employee	2,994,122	3,006,009	2,948,132	2,940,811	2,988,242
Other	782,871	769,583	745,122	740,394	717,605

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 2011–2014. For details, see *Workers' Compensation: Benefits, Coverage, and Costs. Sources, Methods, and State Summaries* (<https://www.nasi.org/research/2017/sources-methods-workers-compensation-2015-data>).

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 (LHWCA) that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

CONTACT: Chris McLaren (202) 243-7280 or statistics@ssa.gov.

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, 2015
(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	61,856,542	33,991,257	9,020,846	15,138,592	31,120,128	50.3
<i>State programs</i>						
Subtotal	58,150,694	33,991,257	9,020,846	15,138,592	29,902,133	51.4
Alabama	617,622	296,148	...	321,474	421,836	68.3
Alaska	228,034	163,053	...	64,981	159,624	70.0
Arizona	740,783	574,670	...	166,113	491,139	66.3
Arkansas	217,190	137,683	...	79,507	138,567	63.8
California	12,065,579	7,482,096	1,016,146	3,567,337	6,771,562	56.1
Colorado	835,265	257,995	400,246	177,025	470,254	56.3
Connecticut	908,069	645,879	...	262,190	408,631	45.0
Delaware	228,240	176,352	...	51,888	131,466	57.6
District of Columbia	120,154	85,891	...	34,263	43,976	36.6
Florida	3,051,390	2,152,528	...	898,862	2,090,202	68.5
Georgia	1,362,480	1,008,077	...	354,403	667,615	49.0
Hawaii	298,237	148,795	38,749	110,692	133,610	44.8
Idaho	262,674	88,672	165,801	8,201	169,950	64.7
Illinois	2,420,417	1,806,183	...	614,234	1,096,449	45.3
Indiana	567,536	501,109	...	66,427	398,410	70.2
Iowa	617,375	479,727	...	137,648	330,913	53.6
Kansas	361,558	258,243	...	103,315	220,912	61.1
Kentucky	684,422	355,916	121,738	206,768	379,854	55.5
Louisiana	755,714	453,023	98,138	204,553	419,421	55.5
Maine	232,464	157,759	...	74,705	111,350	47.9
Maryland	966,069	489,397	181,592	295,080	447,290	46.3
Massachusetts	1,129,393	819,854	...	309,539	385,695	34.2
Michigan	1,077,947	672,792	...	405,155	536,562	49.8
Minnesota	1,035,657	776,615	...	259,042	559,651	54.0
Mississippi	331,683	230,760	...	100,923	197,351	59.5
Missouri	888,004	530,322	126,836	230,846	498,170	56.1
Montana	253,017	84,034	128,634	40,349	169,268	66.9
Nebraska	307,034	242,872	...	64,162	194,966	63.5
Nevada	344,604	235,299	...	109,305	174,370	50.6
New Hampshire	222,064	156,567	...	65,497	143,231	64.5
New Jersey	2,285,378	1,788,715	...	496,664	1,184,157	51.8
New Mexico	304,077	184,923	23,084	96,071	173,932	57.2
New York	5,803,753	2,599,496	1,276,707	1,927,550	1,986,694	34.2
North Carolina	1,246,968	941,770	...	305,198	577,346	46.3
North Dakota	180,401	971	179,430	...	99,034	54.9
Ohio	1,929,262	21,116	1,557,501	350,645	765,852	39.7
Oklahoma	732,542	341,856	231,672	159,014	347,958	47.5
Oregon	631,907	192,399	323,167	116,342	338,070	53.5
Pennsylvania	2,971,644	2,111,596	214,216	645,832	1,390,699	46.8
Rhode Island	161,460	61,615	77,625	22,221	48,761	30.2
South Carolina ^d	889,428	611,603	66,321	211,504	407,358	45.8
South Dakota	106,594	102,983	...	3,611	71,418	67.0
Tennessee	687,595	568,047	...	119,548	431,122	62.7
Texas	1,553,497	827,836	422,399	303,262	905,689	58.3
Utah	280,124	98,199	131,701	50,225	190,484	68.0
Vermont	151,544	132,177	...	19,367	78,803	52.0
Virginia	936,322	720,096	...	216,226	581,456	62.1
Washington	2,404,364	15,096	1,879,245	510,023	733,882	30.5
West Virginia ^e	414,958	162,786	184,814	67,358	204,574	49.3
Wisconsin	1,169,754	1,036,310	...	133,445	903,160	77.2
Wyoming	178,444	3,359	175,086	...	119,383	66.9

(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, 2015 (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^f						
Subtotal	3,705,848	...	...	...	1,217,995	32.9
Civilian employee	2,988,242	...	...	...	1,041,353	34.8
Other	717,605	...	...	...	176,642	19.8

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.

CONTACT: Chris McLaren (202) 243-7280 or statistics@ssa.gov.