

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2000

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 ^e	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	44,586	22,306	10,753	11,527	17,194	27,392	2.05	1.52
1995.....	112.8	43,373	21,145	10,996	11,232	16,733	26,640	1.83	1.39
1996.....	114.8	41,836	20,392	10,669	10,775	16,555	25,281	1.66	1.26
1997.....	117.6	41,085	20,905	10,310	9,870	15,698	25,387	1.47	1.15
1998.....	120.8	42,213	22,591	10,381	9,241	16,305	25,907	1.37	1.09
1999.....	123.8	43,137	23,615	10,216	9,305	17,938	25,199	1.32	1.04
2000.....	126.6	45,916	25,652	10,424	9,840	20,005	25,911	1.25	1.03

a. Costs include: premiums written by private carriers and state funds; benefits paid plus 11 percent administrative costs for self-insured employers; and benefits paid plus administrative expenses for federal system for government employees.

b. Excludes programs financed from general revenue—mostly for federal Black Lung benefits.

c. Net cash and medical benefits paid by private insurance companies under standard workers' compensation policies.

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

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

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.

NOTE: Beginning in 1959, includes Alaska and Hawaii.

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9.B Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 1997–2000 (in thousands of dollars)

State and federal program	1997	1998	1999	2000
United States, total ^a	41,084,959	42,212,616	43,137,227	45,915,902
Alabama	530,230	615,316	596,233	529,189
Alaska	130,045	128,576	137,630	155,628
Arizona	427,885	393,907	426,739	481,520
Arkansas	157,128	161,146	165,341	187,825
California	7,073,544	7,374,486	7,856,442	8,949,070
Colorado	675,008	709,535	655,446	768,758
Connecticut	731,830	711,130	722,156	667,056
Delaware	120,719	118,511	96,877	100,247
District of Columbia	81,696	75,800	81,757	77,682
Florida	2,374,287	2,207,984	2,079,830	2,272,859
Georgia	713,955	808,533	813,754	881,848
Hawaii	254,995	233,491	211,138	231,359
Idaho	138,800	154,762	153,012	167,664
Illinois	1,576,651	1,689,846	1,715,615	1,812,577
Indiana	437,797	482,029	520,621	550,394
Iowa	273,155	292,002	283,253	328,854
Kansas	312,698	318,352	326,196	341,505
Kentucky	413,483	430,958	460,583	516,360
Louisiana	419,777	428,782	427,851	455,142
Maine	271,307	246,169	249,195	252,283
Maryland	1,113,399	1,045,372	1,152,005	1,194,629
Massachusetts	653,327	641,409	633,840	666,455
Michigan	1,332,222	1,366,963	1,392,806	1,574,467
Minnesota	738,100	732,300	744,600	798,100
Mississippi	231,340	234,700	253,532	269,215
Missouri	527,053	589,366	591,292	525,553
Montana	157,367	170,715	144,856	150,269
Nebraska	184,673	181,945	173,149	186,217
Nevada	346,021	330,092	372,764	286,522
New Hampshire	155,397	163,885	170,347	168,439
New Jersey	923,460	954,696	987,378	1,066,542
New Mexico	119,893	116,819	117,168	136,830
New York	2,618,320	2,686,247	2,782,474	2,828,018
North Carolina	619,021	765,817	708,144	788,369
North Dakota	76,617	81,403	76,997	85,767
Ohio	2,030,046	2,068,878	2,018,909	2,091,992
Oklahoma	547,355	520,181	464,095	417,478
Oregon	417,222	430,521	384,110	412,710
Pennsylvania	2,471,021	2,418,072	2,441,255	2,378,591
Rhode Island	97,926	104,199	109,148	122,316
South Carolina	459,377	483,606	511,735	596,526
South Dakota	73,862	72,722	80,331	76,453
Tennessee	432,662	517,846	512,651	588,475
Texas	1,377,393	1,494,410	1,673,064	1,949,128
Utah	127,492	146,986	180,666	159,280
Vermont	87,488	95,056	103,607	114,393
Virginia	534,350	591,068	579,991	534,014
Washington	1,234,495	1,309,371	1,418,255	1,499,070
West Virginia	616,790	629,480	665,403	741,049
Wisconsin	594,463	621,973	652,281	703,299
Wyoming	68,068	74,469	71,151	46,357
Federal programs				
Civilian employee	1,900,953	1,955,287	2,008,909	2,099,613
Black lung ^b	1,102,798	1,035,450	980,642	931,946

- a. 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 1990, and 1993–1995, see U.S. Census Bureau, *Statistical Abstract of the United States: 1999* (119th ed.) Washington, D.C., 1999, Table 630, p. 397.
- b. Includes payments by the Social Security Administration and the Department of Labor.

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.

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Table 9.B3—Type of insurer and medical benefits, by state and federal program, 2000 (in thousands of dollars)

State and federal program	Benefits paid by type of insurer				Medical benefits paid	
	Total	Private carriers ^a	State funds	Self-insurance ^b	Total	As a percentage of cash benefits
United States, total.....	45,915,902	.....	.....	.....	20,005,232	43.6
Alabama.....	529,189	304,964	.....	224,225	295,425	55.9
Alaska.....	155,628	124,733	.....	30,895	94,598	60.8
Arizona.....	481,520	221,036	190,147	70,337	289,456	^c 60.5
Arkansas.....	187,825	127,434	.....	60,391	111,797	59.7
California.....	8,949,070	5,273,661	1,146,339	2,529,070	4,072,954	^d 45.8
Colorado.....	768,758	315,068	250,606	203,084	354,733	^c 46.1
Connecticut.....	667,056	498,584	.....	168,473	257,414	^c 38.7
Delaware.....	100,247	80,685	.....	19,562	42,900	^d 42.9
District of Columbia.....	77,682	60,648	.....	17,035	25,720	^c 33.2
Florida.....	2,272,859	1,729,765	.....	543,093	1,228,025	^c 54.2
Georgia.....	881,848	486,476	.....	395,372	405,876	^c 46.0
Hawaii.....	231,359	153,432	15,602	62,325	96,478	^c 41.8
Idaho.....	167,664	71,266	84,266	12,132	94,074	^c 56.1
Illinois.....	1,812,577	1,412,631	.....	399,946	796,963	^c 44.0
Indiana.....	550,394	419,695	.....	130,699	356,860	^d 64.8
Iowa.....	328,854	266,927	.....	61,927	161,891	^c 49.3
Kansas.....	341,505	246,390	.....	95,114	183,575	^d 54.1
Kentucky.....	516,360	322,211	21,605	172,544	275,514	^c 53.7
Louisiana.....	455,142	243,807	105,925	105,410	226,548	^c 49.9
Maine.....	252,283	110,266	52,426	89,591	104,371	^c 42.9
Maryland.....	1,194,629	921,002	163,510	110,117	511,901	^c 42.9
Massachusetts.....	666,455	577,209	.....	89,246	218,897	^c 42.9
Michigan.....	1,574,467	909,278	.....	665,189	540,692	^d 39.2
Minnesota.....	798,100	529,600	88,100	180,400	369,500	^c 46.3
Mississippi.....	269,215	177,951	.....	91,264	150,926	^c 56.0
Missouri.....	525,553	437,763	50,127	37,663	255,076	^c 48.2
Montana.....	150,269	61,442	64,230	24,598	79,343	^c 52.4
Nebraska.....	186,217	136,438	.....	49,779	101,468	^c 55.0
Nevada.....	286,522	230,610	.....	55,912	131,469	^c 46.7
New Hampshire.....	168,439	131,710	.....	36,729	90,357	^c 53.8
New Jersey.....	1,066,542	978,232	.....	88,310	457,069	^d 42.9
New Mexico.....	136,830	78,829	11,570	46,431	78,879	^c 57.8
New York.....	2,828,018	1,346,945	839,136	641,937	925,576	29.9
North Carolina.....	788,369	589,435	.....	198,934	349,149	^d 44.4
North Dakota.....	85,767	483	85,284	.....	45,583	^d 42.9
Ohio.....	2,091,992	21,680	1,630,436	439,876	868,891	^d 41.5
Oklahoma.....	417,478	257,945	100,753	58,781	191,852	^c 46.0
Oregon.....	412,710	222,142	158,660	31,909	201,518	^c 48.9
Pennsylvania.....	2,378,591	1,660,173	154,560	563,857	903,314	^d 38.1
Rhode Island.....	122,316	58,223	53,151	10,943	37,623	^c 30.8
South Carolina.....	596,526	429,146	44,651	122,730	267,016	^c 44.9
South Dakota.....	76,453	63,363	.....	13,090	46,694	^c 61.2
Tennessee.....	588,475	459,169	.....	129,306	300,684	^c 51.2
Texas.....	1,949,128	1,582,644	204,035	162,449	1,165,390	^d 59.8
Utah.....	159,280	72,347	69,392	17,541	106,337	^c 66.8
Vermont.....	114,393	87,737	.....	26,656	54,671	^c 47.9
Virginia.....	534,014	482,455	.....	51,559	279,594	^c 52.4
Washington.....	1,499,070	19,262	1,147,139	332,669	525,987	^d 35.2
West Virginia.....	741,049	2,679	615,581	122,788	219,052	^d 29.6
Wisconsin.....	703,299	655,442	.....	47,857	414,678	^d 59.0
Wyoming.....	46,357	933	45,424	.....	19,887	^d 42.9
Total other than federal programs.....	42,884,343	25,651,943	7,392,656	9,839,744	19,384,246	45.2
Federal programs.....	3,031,559	.....	.....	.....	620,986	20.5
Civilian employee.....	2,099,613	.....	.....	.....	548,596	26.1
Black Lung.....	931,946	.....	.....	.....	72,390	7.8

a. States with exclusive funds (Nevada, North Dakota, Ohio, Washington, West Virginia, and Wyoming) also have small amounts of benefits paid by private carriers. 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.

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

c. In 2000, the medical benefits estimation method changed. Medical estimates were based on data provided by the National Council on Compensation Insurance.

d. 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.

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.

NOTE: . . . = not applicable.

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