Table 9.B1—Coverage, benefits, and costs, selected years 1940-2006

Number of Convends   Private   State and Convends   Private   State and Convends   Private   State and Convends   Private   State and Convends   Private   Private   State and Convends   Private		Estimated		Bene	efits paid during v	ear (millions of do	llars)			
Vear		L				-		hanafita	Cost of pro-	
Private   Private   Private   State and   Employees   Medical and   Corporation   Posyments   Posyme		workers			Type of insurance	; 	Type of	Derients		Benefits as a
Veal   Composition   Composi		covered							percentage	percentage
1946		per month		Private	State and	Employers'	Medical and	Compensation	of covered	of covered
1946	Year		Total	carriers <sup>c</sup>	federal funds <sup>d</sup>		hospitalization	•	payroll <sup>a</sup>	payroll <sup>b</sup>
1949   36.0   534   335   121   78   175   359   0.96   0.57   1949   35.3   566   338   3132   31   1815   331   0.98   0.55   1950   38.9   615   381   149   85   200   415   0.98   0.55   1951   38.7   709   444   170   94   223   476   0.90   0.55   1952   39.4   78.5   491   193   101   220   525   0.94   0.57   1952   39.4   78.5   491   193   101   220   525   0.94   0.57   1954   39.8   876   540   225   110   308   568   0.98   0.55   1954   39.8   876   540   225   110   308   568   0.98   0.55   1956   44.0   1.002   618   229   125   350   652   0.92   0.92   1957   43.3   1.062   661   271   130   380   702   0.91   0.55   1958   42.5   1.112   684   286   122   375   377   0.91   0.55   1959   44.0   1.210   753   316   141   410   80   0.98   0.55   1960   44.0   1.210   753   316   141   410   80   0.98   0.55   1960   44.0   1.285   810   325   100   445   860   0.03   0.55   1961   44.0   1.374   89   894   371   194   466   814   60   814   60   816   60   60   60   60   60   60   60	1940	24.6	256	135		48	95		1.19	0.72
1949	1946	32.7	434	270	96	68	140	294	0.91	0.54
1850	1948	36.0	534	335	121	78	175	359	0.96	0.51
1951   33.7   709	1949	35.3	566	353	132	81	185	381	0.98	0.55
1952 39.4 785 491 193 101 200 5.25 0.94 0.55 1951 1954 39.8 876 540 225 110 308 568 0.98 0.55 1954 39.8 876 540 225 110 308 568 0.98 0.55 1955 41.4 916 563 238 115 325 591 0.91 0.55 1955 41.4 916 563 238 115 325 591 0.91 0.55 1955 41.4 112 694 229 125 350 682 0.92 0.55 1955 41.4 112 694 285 132 375 777 0.91 0.55 1959 44.0 1.210 753 316 114 410 800 0.89 0.55 1959 44.0 1.210 753 316 114 410 800 0.89 0.55 1959 44.0 1.210 753 316 114 410 800 0.89 0.55 1959 44.0 1.210 753 316 114 410 800 0.89 0.55 1959 44.0 1.210 753 316 114 410 800 0.93 0.55 1959 44.0 1.210 753 316 114 410 800 0.93 0.55 1959 44.0 1.210 753 316 114 410 800 0.99 0.55 1959 44.0 1.210 753 316 114 410 800 0.99 0.55 1959 44.0 1.210 753 316 114 410 800 0.91 0.95 0.55 1959 45 1										0.54
1953   40,7	1951	38.7	709	444	170	94	233	476	0.90	0.54
1954   39.8   876   540   225   110   308   588   0.98   0.55   1955   414   916   563   238   115   325   591   0.91   0.55   1958   43.0   1.002   518   259   125   350   662   0.92   0.55   1957   43.3   1.002   684   271   130   300   702   0.91   0.55   1959   44.0   1.210   753   316   141   410   800   0.89   0.51   1959   44.0   1.225   810   325   160   435   860   0.93   0.55   1961   44.0   1.374   851   347   176   460   914   0.95   0.65   1961   45.0   1.374   851   347   176   460   914   0.95   0.65   1962   46.2   1.489   924   371   194   495   994   0.96   0.65   1963   47.3   1.582   998   388   207   525   1.057   0.99   0.65   1963   47.3   1.582   998   388   207   525   1.057   0.99   0.65   1965   50.8   1.814   1.124   445   224   600   1.214   1.00   0.65   1967   55.0   2.189   1.383   524   303   750   1.439   1.07   0.65   1968   55.0   2.189   1.383   524   303   750   1.439   1.07   0.65   1969   59.0   2.634   1.641   607   386   920   1.714   1.08   0.65   1969   59.0   2.634   1.641   607   386   920   1.714   1.08   0.65   1971   59.4   3.583   2.055   1.098   480   1.130   2.433   1.11   0.65   1972   62.3   0.011   1.843   755   432   1.050   1.981   1.11   0.65   1973   66.3   5.103   2.514   1.998   592   1.480   2.811   1.14   0.65   1974   68.0   5.781   2.075   3.031   3.497   2.990   6.816   3.623   3.11   0.65   3.77   3.79   3.	1952	39.4	785	491	193	101	260	525	0.94	0.55
1955	1953	40.7	841	524	210	107	280	561	0.97	0.55
1956	1954	39.8	876	540	225	110	308	568	0.98	0.57
1957	1955	41.4	916	563	238	115	325	591	0.91	0.55
1988         42.5         1.112         694         285         132         375         737         0.91         0.83           1960         44.9         1.295         810         325         160         435         860         0.93         0.55           1961         45.0         1.374         861         347         176         460         914         0.95         0.65           1963         46.2         1.489         924         371         194         495         940         0.96         0.66           1963         47.3         1.582         988         388         207         525         1.057         0.99         0.66           1964         48.8         1.707         1.070         412         226         565         1.142         1.00         0.66           1965         50.8         1.814         1.124         445         244         600         1.214         1.00         0.66           1967         55.0         2.189         1.363         824         303         750         1.439         1.07         0.62           1969         59.0         2.634         1.641         607         386         <	1956	43.0	1,002	618	259	125	350	652	0.92	0.55
1959	1957	43.3	1,062	661	271	130	360	702	0.91	0.56
1960	1958	42.5	1,112	694	285	132	375	737	0.91	0.58
1981	1959	44.0	1,210	753	316	141	410	800	0.89	0.58
1962         46.2         1,489         924         371         194         495         994         0.96         0.66           1964         48.8         1,707         1,070         412         226         565         1,142         1,00         0.65           1965         50.8         1,814         1,124         445         224         600         1,214         1,00         0.65           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         1,564         1,07         0.66           1969         59.0         2,634         1,641         607         386         920         1,714         1,08         0.65           1969         59.0         2,634         1,641         607         386         920         1,714         1,08         0.65           1970         59.2         3,031         1,843         755         432         1,050         1,981         1,11         0.66           1971         59.4         3,563         2,005         1,998		44.9		810		160	435			0.59
1963	1961	45.0	1,374		347	176	460		0.95	0.61
1964         48.8         1,707         1,070         412         226         565         1,142         1.00         0.65           1965         50.8         1,814         1,124         445         244         600         1,214         1.00         0.65           1966         53.7         2,000         1,239         486         275         680         1,320         1.02         0.67           1967         55.0         2,189         1,363         524         303         750         1,439         1.07         0.65           1968         56.8         2,376         1,482         556         338         830         1,546         1.07         0.65           1969         59.0         2,634         1,641         607         386         920         1,714         1.08         0.65           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           1973         66.3         5,103         2,579         1,379		46.2	1,489	924	371	194	495	994	0.96	0.62
1965         50.8         1,814         1,124         445         244         600         1,214         1,00         0.66           1966         53.7         2,000         1,239         486         275         680         1,320         1,02         0.66           1968         55.0         2,189         1,363         524         303         750         1,439         1,07         0.66           1968         56.8         2,376         1,482         556         338         830         1,546         1,07         0.66           1970         59.2         3,031         1,843         755         432         1,050         1,981         1,11         0.66           1971         59.4         3,563         2,005         1,998         460         1,130         2,433         1,11         0.66           1973         66.3         5,103         2,514         1,998         592         1,480         3,623         1,17         0,7           1974         68.0         5,781         2,971         2,086         724         1,760         4,021         1,24         0,73           1975         67.2         6,598         3,422         2,324 <td>1963</td> <td>47.3</td> <td>1,582</td> <td></td> <td>388</td> <td>207</td> <td>525</td> <td>1,057</td> <td>0.99</td> <td>0.62</td>	1963	47.3	1,582		388	207	525	1,057	0.99	0.62
1986   53.7   2.000   1.239   486   275   680   1.320   1.02   0.67     1987   55.0   2.189   1.363   524   303   750   1.439   1.07   0.65     1988   56.8   2.376   1.482   556   338   830   1.546   1.07   0.65     1999   59.0   2.634   1.641   607   386   920   1.714   1.08   0.65     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   0.66     1972   62.3   4.061   2.179   1.379   504   1.250   2.811   1.14   0.66     1973   66.3   5.103   2.514   1.998   592   1.480   3.623   1.17   0.77     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     1977   72.1   8.630   4.629   2.750   1.250   2.680   5.950   1.71   0.93     1978   75.6   9.796   5.256   3.043   1.497   2.980   6.816   1.86   0.919     1979   78.6   12.027   6.157   4.022   1.848   3.520   8.507   1.95   1.09     1980   78.8   13.618   7.029   4.330   2.259   3.947   9.671   1.96   1.00     1981   78.3   15.054   7.876   4.595   2.583   4.431   10.623   1.85   1.00     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   6.433   13.424   20.892   2.04   1.49     1988   91.3   30.733   17.512   7.477   5.744   4.132   7.498   14.719   1.82   1.30     1998   93.7   34.316   19.918   7.965   6.433   13.424   20.892   2.04   1.49     1999   93.7   34.316   19.918   7.965   6.433   13.424   20.892   2.04   1.49     1990   95.1   38.238   22.222   8.658   7.358   15.167   23.051   2.13   1.55     1991   93.6   42.192   24.515   9.711   7.944   1.6832   25.337   2.16   1.66     1993   96.1   42.925   21.773   11.294   9.857   17.521   25.403   2.17   1.66     1996   114.8   41.960   24.515   9.711   7.944   1.6822   25.337   2.16   1.66     1997   118.1   41.912   21.076   9.937   10.357   17.397   24.574   1.49   1.15	1964	48.8	1,707	1,070	412	226	565	1,142	1.00	0.63
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         0.63           1990         59.0         2,634         1,641         607         386         920         1,714         1.08         0.63           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         0.66           1972         62.3         4,061         2,179         1,379         504         1,250         2,811         1.14         0.66           1973         66.3         5,103         2,514         1,998         592         1,480         3,623         1.17         0.77           1974         68.0         5,781         2,971         2,086         724         1,760         4,021         1,24         0.75           1976         69.6         7,584         3,976         2,5	1965	50.8	1,814	1,124	445	244	600	1,214	1.00	0.61
1988         56.8         2.376         1.482         556         338         830         1.546         1.07         0.66           1969         59.0         2.634         1.641         607         386         920         1.714         1.08         0.66           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         0.66           1973         66.3         5,103         2.514         1.998         592         1,480         3.623         1.17         0.77           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         6.56         7,584         3.976 <td< td=""><td>1966</td><td>53.7</td><td>2,000</td><td>1,239</td><td>486</td><td>275</td><td>680</td><td>1,320</td><td>1.02</td><td>0.61</td></td<>	1966	53.7	2,000	1,239	486	275	680	1,320	1.02	0.61
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         0.66           1973         66.3         5,103         2,514         1,998         592         1,480         3,623         1,17         0.77           1974         68.0         5,781         2,971         2,086         724         1,760         4,021         1,24         0.77           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         0.83           1977         72.1         8,630         4,629         2,750         1,259         2,680         5,950         1,71         0.92           1978         75.6         9,796         5,256	1967	55.0	2,189	1,363	524	303	750	1,439	1.07	0.63
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         0.66           1972         62.3         4,061         2,179         1,379         504         1,250         2,811         1.14         0.66           1973         66.3         5,103         2,514         1,998         592         1,480         3,623         1.17         0.77           1974         68.0         5,781         2,971         2,086         724         1,760         4,021         1,24         0.77           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         0.81           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	1968	56.8	2,376	1,482	556	338	830	1,546	1.07	0.62
1971	1969	59.0	2,634	1,641	607	386	920	1,714	1.08	0.62
1972         62.3         4,061         2,179         1,379         504         1,250         2,811         1,14         0,66           1973         66.3         5,103         2,514         1,988         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         0,77           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         0,83           1977         72.1         8,630         4,629         2,750         1,250         2,680         5,950         1,71         0,92           1977         72.1         8,630         4,629         2,750         1,250         2,680         5,950         1,71         0,92           1977         72.1         8,630         4,629         2,750         1,250         2,680         5,950         1,71         0,92           1997         78.6         12,027         6,1										0.66
1973         66.3         5,103         2,514         1,998         592         1,480         3,623         1,17         0,76           1974         68.0         5,781         2,971         2,086         724         1,760         4,021         1,24         0,77           1975         67.2         6,598         3,422         2,324         852         2,030         4,568         1,32         0.83           1977         72.1         8,630         4,629         2,750         1,039         2,380         5,204         1,49         0.83           1977         72.1         8,630         4,629         2,750         1,250         2,680         5,950         1,71         0.93           1978         75.6         9,796         5,256         3,043         1,497         2,980         6,816         1.86         0.99           1979         78.6         12,027         6,157         4,022         1,848         3,520         8,507         1.95         1.00           1981         78.3         15,054         7,876         4,595         2,583         4,431         10,623         1.85         1.00           1982         77.0         16,407 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0.67</td></t<>										0.67
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         0,83           1977         72.1         8,630         4,629         2,750         1,250         2,680         5,950         1,71         0,93           1978         75.6         9,796         5,256         3,043         1,497         2,980         6,816         1.86         0,99           1979         78.6         12,027         6,157         4,022         1,848         3,520         8,507         1,95         1,00           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         1,00           1982         77.0         16,407										0.68
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         0.83           1977         72.1         8,630         4,629         2,750         1,250         2,680         5,950         1.71         0.93           1978         75.6         9,796         5,256         3,043         1,497         2,980         6,816         1.86         0.99           1979         78.6         12,027         6,157         4,022         1,848         3,520         8,507         1.95         1.00           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         1.00           1982         77.0         16,407         8,647         4,768         2,993         5,058         11,349         1.75         1.15           1983         78.0         17,575										0.70
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         1.00           1980         78.8         13,618         7,029         4,330         2,259         3,947         9,671         1.96         1.00           1981         78.3         15,054         7,876         4,595         2,583         4,431         10,623         1.85         1.06           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	1974	68.0	5,781	2,971	2,086	724	1,760	4,021	1.24	0.75
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         0.99           1979         78.6         12,027         6,157         4,022         1,848         3,520         8,507         1.95         1.00           1980         78.8         13,618         7,029         4,330         2,259         3,947         9,671         1.96         1.00           1981         78.3         15,054         7,876         4,595         2,583         4,431         10,623         1.85         1.00           1982         77.0         16,407         8,647         4,788         2,993         5,058         11,349         1.75         1.16           1984         81.9         19,685         10,610         5,405         3,671         6,424         13,261         1.66         1.27           1985         84.3         22,217         12,341         5,744         4,132         7,498         14,719         1.82         1.3           1986         86.0         24,613 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.83</td>										0.83
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         1.00           1980         78.8         13,618         7,029         4,330         2,259         3,947         9,671         1.96         1.00           1981         78.3         15,054         7,876         4,595         2,583         4,431         10,623         1.85         1.00           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         1.2*           1985         84.3         22,217         12,341         5,744         4,132         7,498         14,719         1.82         1,3           1986         86.0         24,613										0.87
1979         78.6         12,027         6,157         4,022         1,848         3,520         8,507         1.95         1.00           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         1.00           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         1.22           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         1.33           1987         88.4         27										
1980         78.8         13,618         7,029         4,330         2,259         3,947         9,671         1,96         1,00           1981         78.3         15,054         7,876         4,595         2,583         4,431         10,623         1.85         1.00           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         1.22           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         1.33           1987         88.4         27,318         15,453         6,782         5,082         9,912         17,406         2.07         1.43           1988         91.3										
1981         78.3         15,054         7,876         4,595         2,583         4,431         10,623         1.85         1.00           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         1.27           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         1.44           1988         91.3         30,733         17,512         7,477         5,744         11,518         19,215         2.16         1.48           1989         93.7         <					4,022		3,520			
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         1.2*           1985         84.3         22,217         12,341         5,744         4,132         7,498         14,719         1.82         1.3           1986         86.0         24,613         13,827         6,248         4,538         8,642         15,971         1.99         1.3           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         1.44           1989         93.7         34,316         19,918         7,965         6,433         13,424         20,892         2.04         1.46           1990         95.1         <										1.07
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         1.27           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         1.45           1988         91.3         30,733         17,512         7,477         5,744         11,518         19,215         2.16         1.44           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										1.08
1984       81.9       19,685       10,610       5,405       3,671       6,424       13,261       1.66       1.2°         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       1.44         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       1.66         1992       94.6       44,660       24,030       10,987       9,643       18,252       26,408       2.13										1.16
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         1.31           1987         88.4         27,318         15,453         6,782         5,082         9,912         17,406         2.07         1.44           1988         91.3         30,733         17,512         7,477         5,744         11,518         19,215         2.16         1.46           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         1.66           1992         94.6         44,660         24,030         10,987         9,643         18,252         26,408         2.13         1.66           1993         96.1										1.17
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       1.48         1989       93.7       34,316       19,918       7,965       6,433       13,424       20,892       2.04       1.48         1990       95.1       38,238       22,222       8,658       7,358       15,187       23,051       2.13       1.55         1991       93.6       42,169       24,515       9,711       7,944       16,832       25,337       2.16       1.66         1992       94.6       44,660       24,030       10,987       9,643       18,252       26,408       2.13       1.66         1993       96.1       42,925       21,773       11,294       9,857       17,521       25,403       2.17       1.62         1994       109.6       43,482       21,391       10,564       11,527       17,194       26,288       2.05	1984	81.9	19,685	10,610	5,405	3,671	6,424	13,261	1.66	1.21
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       1.48         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       1.66         1992       94.6       44,660       24,030       10,987       9,643       18,252       26,408       2.13       1.66         1993       96.1       42,925       21,773       11,294       9,857       17,521       25,403       2.17       1.62         1994       109.6       43,482       21,391       10,564       11,527       17,194       26,288       2.05       1.47         1995       112.4       42,122       20,106       10,784       11,232       16,733       25,389       1.82 </td <td>1985</td> <td>84.3</td> <td>22,217</td> <td>12,341</td> <td>5,744</td> <td>4,132</td> <td>7,498</td> <td>14,719</td> <td>1.82</td> <td>1.30</td>	1985	84.3	22,217	12,341	5,744	4,132	7,498	14,719	1.82	1.30
1988         91.3         30,733         17,512         7,477         5,744         11,518         19,215         2.16         1.46           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         1.66           1992         94.6         44,660         24,030         10,987         9,643         18,252         26,408         2.13         1.66           1993         96.1         42,925         21,773         11,294         9,857         17,521         25,403         2.17         1.62           1994         109.6         43,482         21,391         10,564         11,527         17,194         26,288         2.05         1.47           1995         112.4         42,122         20,106         10,784         11,232         16,733         25,389         1.82         1.32           1996         1	1986	86.0	24,613	13,827	6,248	4,538	8,642	15,971	1.99	1.37
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         1.66           1992         94.6         44,660         24,030         10,987         9,643         18,252         26,408         2.13         1.66           1993         96.1         42,925         21,773         11,294         9,857         17,521         25,403         2.17         1.66           1994         109.6         43,482         21,391         10,564         11,527         17,194         26,288         2.05         1.47           1995         112.4         42,122         20,106         10,784         11,232         16,733         25,389         1.82         1.34           1996         114.8         41,960         21,024         11,108         9,828         16,739         25,221         1.66         1.26           1997 <td< td=""><td>1987</td><td>88.4</td><td>27,318</td><td>15,453</td><td>6,782</td><td>5,082</td><td>9,912</td><td>17,406</td><td>2.07</td><td>1.43</td></td<>	1987	88.4	27,318	15,453	6,782	5,082	9,912	17,406	2.07	1.43
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         1.66           1992         94.6         44,660         24,030         10,987         9,643         18,252         26,408         2.13         1.66           1993         96.1         42,925         21,773         11,294         9,857         17,521         25,403         2.17         1.60           1994         109.6         43,482         21,391         10,564         11,527         17,194         26,288         2.05         1.47           1995         112.4         42,122         20,106         10,784         11,232         16,733         25,389         1.82         1.34           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         <	1988	91.3	30,733	17,512	7,477	5,744	11,518	19,215	2.16	1.49
1991     93.6     42,169     24,515     9,711     7,944     16,832     25,337     2.16     1.66       1992     94.6     44,660     24,030     10,987     9,643     18,252     26,408     2.13     1.66       1993     96.1     42,925     21,773     11,294     9,857     17,521     25,403     2.17     1.62       1994     109.6     43,482     21,391     10,564     11,527     17,194     26,288     2.05     1.47       1995     112.4     42,122     20,106     10,784     11,232     16,733     25,389     1.82     1.32       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	1989	93.7	34,316	19,918	7,965	6,433	13,424	20,892	2.04	1.46
1992     94.6     44,660     24,030     10,987     9,643     18,252     26,408     2.13     1.66       1993     96.1     42,925     21,773     11,294     9,857     17,521     25,403     2.17     1.62       1994     109.6     43,482     21,391     10,564     11,527     17,194     26,288     2.05     1.47       1995     112.4     42,122     20,106     10,784     11,232     16,733     25,389     1.82     1.32       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										1.57
1993     96.1     42,925     21,773     11,294     9,857     17,521     25,403     2.17     1.62       1994     109.6     43,482     21,391     10,564     11,527     17,194     26,288     2.05     1.47       1995     112.4     42,122     20,106     10,784     11,232     16,733     25,389     1.82     1.32       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										1.65
1994     109.6     43,482     21,391     10,564     11,527     17,194     26,288     2.05     1.47       1995     112.4     42,122     20,106     10,784     11,232     16,733     25,389     1.82     1.34       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								,		1.69
1995     112.4     42,122     20,106     10,784     11,232     16,733     25,389     1.82     1.34       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										1.62
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	1994	109.6	43,482	21,391	10,564	11,527	17,194	26,288	2.05	1.47
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	1995		42,122		10,784		16,733		1.82	1.34
1998         121.5         43,987         23,579         10,055         10,354         18,622         25,365         1.38         1.13	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		17,397	24,574	1.49	1.17
1999 124.3 46,313 26,383 9,945 9,985 20,055 26,258 1.35 1.12										1.13
	1999	124.3	46,313	26,383	9,945	9,985	20,055	26,258	1.35	1.12

(Continued)

### 9.B Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940-2006—Continued

·	Estimated	Benefits paid during year (millions of dollars)							
Year	number of workers		Type of insurance			Type of I	benefits	Cost of pro-	D
	covered per month (millions)	Total	Private carriers <sup>c</sup>	State and federal funds <sup>d</sup>	Employers' self-insurance <sup>b</sup>	Medical and hospitalization	Compensation payments	gram as a percentage of covered payroll <sup>a</sup>	Benefits as a percentage of covered payroll <sup>b</sup>
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	1.45	1.10
2002	125.6	52,297	28,085	12,293	11,920	24,203	28,094	1.59	1.13
2003	124.7	54,931	28,531	13,672	12,727	25,784	29,147	1.74	1.16
2004	125.9	56,053	28,212	14,305	13,535	26,334	29,719	1.75	1.13
2005	128.1	55,510	28,195	14,170	13,145	26,282	29,228	1.71	1.07
2006	130.3	54,686	27,550	14,022	13,114	26,479	28,207	1.58	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.

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Table 9.B2—Benefits, by state and federal program, 2002–2006 (in thousands of dollars)

Program	2002	2003	2004	2005	2006
Total, state and federal	52,297,394	54,930,682	56,052,789	55,510,185	54,685,629
·	, ,	, ,	State programs	, ,	, ,
Subtotal	49,143,768	51,745,997	52,796,587	52,252,030	51,415,307
Alabama	565,264	580,184	575,697	608,972	609,167
Alaska	172,665	176,521	185,082	182,721	182,036
Arizona	477,568	515,231	548,172	542,781	608,258
Arkansas	217,606	224,753	228,402	207,642	219,216
California	10,926,157	12,401,472	12,452,993	10,934,229	10,149,271
Colorado	756,658	753,726	844,647	889,099	870,908
Connecticut	677,590	677,510	711,167	708,300	713,120
Delaware	138,963	155,365	160,192	172,590	206,623
District of Columbia	89,879	84,254	96,567	91,349	91,763
Florida	2,595,825	2,821,211	2,730,040	2,793,834	2,532,864
Georgia	933,655	989,661	1,125,864	1,199,491	1,210,174
Hawaii	267,827	274,922	271,290	250,779	242,685
Idaho	203,223	214,192	236,987	245,602	238,212
Illinois	2,168,594	2,155,818	2,261,418	2,398,845	2,487,602
Indiana	548,078	564,011	594,153	607,970	615,323
Iowa	404,681	428,614	451,536	481,794	492,346
Kansas	342,216	337,273	370,614	384,920	397,713
Kentucky	699,998	722,882	729,600	700,960	709,628
Louisiana	621,377	669,997	726,116	667,177	578,804
Maine	260,461	233,531	267,537	272,045	282,589
Maryland	687,838	716,409	776,900	766,741	815,351
Massachusetts	876,848	1,052,982	968,629	903,674	934,660
Michigan	1,512,457	1,476,850	1,517,386	1,473,598	1,464,204
Minnesota	873,887	889,119	915,753	922,344	921,232
Mississippi	290,663	291,753	310,635	312,111	341,078
Missouri	1,033,458	1,080,870	1,119,871	1,155,906	1,174,633
Montana	199,577	216,715	223,354	239,120	248,299
Nebraska	268,741	268,627	286,507	302,327	263,435
Nevada	315,886	329,333	358,732	386,333	393,555
New Hampshire	214,135	221,753	213,164	217,662	213,719
New Jersey	1,397,952	1,484,904	1,503,372	1,618,694	1,672,471
New Mexico	177,333	190,840	198,267	230,591	237,551
New York	3,010,694	3,114,144	3,335,330	3,191,485	3,323,634
North Carolina	1,004,323	1,081,970	1,167,080	1,390,884	1,358,084
North Dakota	73,517	78,430	83,237	81,933	81,197
Ohio	2,272,551	2,442,187	2,434,715	2,447,038	2,383,544
Oklahoma	509,444	555,092	577,581	588,804	628,438
Oregon	503,490	499,625	536,289	549,640	613,288
Pennsylvania	2,478,709	2,565,344	2,594,238	2,677,899	2,684,611
Rhode Island	146,036	132,313	145,152	139,166	155,707
South Carolina	592,530	656,935	688,115	769,553	795,636
South Dakota	73,478	74,241	77,409	85,889	90,937
Tennessee	722,717	784,786	815,299	862,577	793,559
Texas Utah	2,372,763 214,340	1,970,869 188,073	1,632,806 217,479	1,553,445 239,328	1,397,899 245,217
Vermont	119,578	120,130	123,570	121,895	124,323
Virginia Washington	635,108	709,166	759,147 1,836,234	854,978	837,685
Washington	1,716,435	1,800,849	, ,	1,846,493	1,926,644
West Virginia	791,762	823,300 833,005	793,834	694,235	695,857
Wyoming	881,756 107,475	833,005 114,252	898,366 120,062	1,170,055 116,528	1,043,244 117,311
Wyoming	107,475	114,232	120,062	110,020	117,311

(Continued)

## 9.B Workers' Compensation

# Table 9.B2—Benefits, by state and federal program, 2002-2006 (in thousands of dollars)—Continued

Program	2002	2003	2004	2005	2006
		Federal programs <sup>a</sup>			
Subtotal	3,153,626	3,184,685	3,256,202	3,258,155	3,270,322
Civilian employee Other	2,317,325 836,301	2,367,757 816,928	2,445,077 811,125	2,462,059 796,096	2,454,861 815,461

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. 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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Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2006 (in thousands of dollars)

		Benefits paid by typ	e of insurer		Medical benefits paid		
Program	Total	Private carriers <sup>a</sup>	State funds	Self- insurance <sup>b</sup>	Total	As a percentage of total benefits	
Total, state and federal	54,685,629	27,549,912	10,751,467	13,113,929	26,478,618	48.4	
			State progra	ams			
Subtotal	51,415,307	27,549,912	10,751,467	13,113,929	25,621,027	49.8	
Alabama	609,167	287,974		321,193	405,705	<sup>c</sup> 66.6	
Alaska	182,036	134,519		47,517	106,309	<sup>c</sup> 58.4	
Arizona	608,258	136,623	369,138	102,497	421,523	<sup>c</sup> 69.3	
Arkansas	219,216	138,751		80,465	140,737	<sup>c</sup> 64.2	
California	10,149,271	4,732,404	2,221,261	3,195,606	5,110,678	50.4	
Colorado	870,908	242,970	429,401	198,537	428,487	<sup>c</sup> 49.2	
Connecticut	713,120	520,567		192,553	315,912	<sup>c</sup> 44.3	
Delaware	206,623	152,083		54,540	120,254	58.2	
District of Columbia	91,763	73,974		17,788	37,439	<sup>c</sup> 40.8	
Florida	2,532,864	2,022,564		510,300	1,621,033	<sup>c</sup> 64.0	
Georgia	1,210,174	867,268		342,905	609,927	<sup>c</sup> 50.4	
Hawaii	242,685	132,967	30,315	79,403	98,773	<sup>c</sup> 40.7	
Idaho	238,212	56,028	143,428	38,756	147,691	c 62.0	
Illinois	2,487,602	1,864,465		623,137	1,199,024	<sup>c</sup> 48.2	
Indiana	615,323	512,532		102,791	426,419	c 69.3	
Iowa	492,346	378,798		113,548	258,974	<sup>c</sup> 52.6	
Kansas	397,713	260,062	• • • • • • • • • • • • • • • • • • • •	137,651	233,060	<sup>c</sup> 58.6	
Kentucky	709,628	360,039	88,642	260,946	417,971	<sup>c</sup> 58.9	
Louisiana	578,804	329,550	125,275	123,979	305,609	<sup>c</sup> 52.8	
Maine	282,589	105,882	95,442	81,265	116,144	<sup>c</sup> 41.1	
Maryland			236,023			<sup>c</sup> 43.2	
Massachusetts	815,351 934,660	431,177 781,807		148,151 152,853	352,231 330,104	35.3	
Michigan	1,464,204	852,208	• • •	611,996	545,782	37.3	
Minnesota	921,232	617,082	62,791	241,358	468,569	50.9	
Mississippi	341,078	193,410	02,791	147,668	198,507	<sup>c</sup> 58.2	
Missouri	1,174,633	727,862	102,987	343,784	615,508	<sup>c</sup> 52.4	
Montana	248,299	81,274	123,044	43,982	143,020	<sup>c</sup> 57.6	
Nebraska	263,435	208,903		54,533	165,174	<sup>c</sup> 62.7 <sup>c</sup> 45.1	
Nevada New Hampshire	393,555 213,719	266,547 168,522	• • •	127,008 45,197	177,493 127,591	<sup>c</sup> 59.7	
•							
New Jersey	1,672,471	1,283,199		389,272	830,915	49.7	
New Mexico	237,551	112,501	33,035	92,016	136,354	<sup>c</sup> 57.4	
New York	3,323,634	1,491,830	1,058,221	773,584	1,196,508	36.0	
North Carolina North Dakota	1,358,084 81,197	988,937	81,197	369,147	608,422 45,218	<sup>c</sup> 44.8 55.7	
Ohio	2,383,544	26,343	1,921,443	435,758	1,051,774	44.1	
Oklahoma	628,438	241,389	262,962	124,087	277,141	<sup>c</sup> 44.1	
Oregon	613,288	259,175	267,668	86,445	331,176	<sup>c</sup> 54.0	
Pennsylvania	2,684,611	1,731,055	353,784	599,772	1,176,607	43.8	
Rhode Island	155,707	40,189	95,085	20,433	51,383	<sup>c</sup> 33.0	
South Carolina	795,636	560,356	53,716	181,563	364,999	<sup>c</sup> 45.9	
South Dakota	90,937	74,569		16,369	59,109	<sup>c</sup> 65.0	
Tennessee	793,559	602,097		191,461	409,476	<sup>c</sup> 51.6	
Texas	1,397,899	806,300	304,750	286,848	847,127	c 60.6	
Utah	245,217	70,535	128,005	46,677	171,897	<sup>c</sup> 70.1	
Vermont	124,323	107,622		16,701	62,535	<sup>c</sup> 50.3	
Virginia	837,685	620,331		217,354	499,260	<sup>c</sup> 59.6	
Washington	1,926,644	30,302	1,448,619	447,723	694,577	36.1	
West Virginia	695,857	3,669	<sup>d</sup> 598,708	93,480	344,475	<sup>e</sup> 49.5	
Wisconsin	1,043,244	859,915		183,329	758,351	72.7	
Wyoming	117,311	783	116,528		58,073	<sup>e</sup> 49.5	

(Continued)

## 9.B Workers' Compensation

# Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2006 (in thousands of dollars)—Continued

		Benefits paid by	Medical benefits paid				
Program	Total	Private carriers <sup>a</sup>	State funds	Self- insurance <sup>b</sup>	Total	As a percentage of total benefits	
		Federal programs <sup>f</sup>					
Subtotal	3,270,322				857,591	26.2	
Civilian employee Other	2,454,861 815,461				686,935 170,656	28.0 20.9	

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.
- States with exclusive funds (North Dakota, Ohio, Washington, West Virginia, and Wyoming) may have small amounts of benefits paid by private carriers. This is because some companies have group policies that overlap states, and some companies include excess workers' compensation coverage in their reports of workers' compensation benefits to A.M. Best Company.
- Self-insurance includes individual self-insurers and group self-insurance.
- Medical percentage based on data provided by the National Council on Compensation Insurance.
- 2006 data are not available for West Virginia state fund benefit. 2005 data have been substituted.
- Medical percentage based on the weighted average of states where medical data were available.
- 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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