

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2014

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 1940–2014—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	124.9	58,752	31,330	13,450	13,972	28,601	30,152	1.30	1.04
2010 ^e	124.6	58,939	31,654	13,423	13,861	29,278	29,661	1.25	1.01
2011 ^e	126.0	60,956	32,715	13,605	14,636	30,519	30,437	1.28	1.01
2012 ^e	128.1	63,062	34,387	13,797	14,878	31,512	31,550	1.33	1.00
2013 ^e	130.2	62,510	34,585	13,200	14,725	31,395	31,116	1.35	0.97
2014	132.7	62,307	34,350	12,905	15,052	31,375	30,932	1.35	0.91

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. Selected data for 1980–1993 have been revised.

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 2010–2013. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs* (<https://www.nasi.org/research/2016/workers-compensation-benefits-coverage-costs>).

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9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2010–2014 (in thousands of dollars)

Program	2010 ^a	2011 ^a	2012 ^a	2013 ^a	2014
Total, state and federal	58,938,677	60,956,387	63,061,768	62,510,056	62,306,736
<i>State programs</i>					
Subtotal	55,266,619	57,179,393	59,286,249	58,819,042	58,625,531
Alabama	629,069	616,022	649,682	639,311	636,575
Alaska	221,955	239,635	248,038	253,081	214,995
Arizona	701,624	719,616	755,440	716,087	737,095
Arkansas	213,970	199,254	207,165	208,110	211,633
California	10,098,734	10,838,580	11,518,090	12,125,026	12,093,241
Colorado	800,294	762,559	879,675	826,788	798,711
Connecticut	794,728	867,539	920,041	916,977	886,015
Delaware	211,921	220,830	216,588	240,313	249,385
District of Columbia	104,948	110,316	90,511	110,307	101,207
Florida	2,777,207	2,858,363	3,085,225	3,131,293	3,147,769
Georgia	1,458,626	1,397,574	1,574,993	1,417,566	1,433,242
Hawaii	242,400	246,780	248,433	260,352	270,720
Idaho	239,549	249,292	237,099	247,284	254,050
Illinois	3,002,991	3,026,105	2,952,908	2,623,840	2,752,343
Indiana	598,678	627,671	653,189	644,445	589,225
Iowa	563,592	622,059	660,236	638,924	649,719
Kansas	405,400	436,122	427,871	383,633	379,413
Kentucky	663,247	679,654	685,713	676,132	656,611
Louisiana	802,384	842,532	853,685	821,440	795,499
Maine	251,593	252,735	245,926	252,607	253,217
Maryland	953,533	1,006,998	970,734	944,612	955,474
Massachusetts	1,015,984	1,003,884	981,890	1,061,981	1,148,384
Michigan	1,271,892	1,301,061	1,189,483	1,134,005	1,034,772
Minnesota	1,034,661	1,011,890	1,042,478	1,064,684	1,079,263
Mississippi	337,633	334,430	336,208	332,790	336,689
Missouri	800,789	807,121	869,429	838,134	853,094
Montana	266,364	251,577	248,778	248,217	245,909
Nebraska	315,727	321,277	300,419	306,544	325,263
Nevada	429,686	395,320	367,302	370,384	369,396
New Hampshire	251,682	231,961	225,454	221,430	210,224
New Jersey	2,067,380	2,220,424	2,246,398	2,232,645	2,269,156
New Mexico	276,126	275,783	306,304	273,448	262,383
New York	4,617,084	5,097,559	5,370,910	5,543,750	5,581,295
North Carolina	1,357,141	1,427,123	1,569,126	1,426,991	1,311,126
North Dakota	120,355	131,099	151,033	193,975	191,448
Ohio	2,209,404	2,200,692	2,168,947	2,070,022	2,027,964
Oklahoma	842,553	840,345	922,533	813,073	714,367
Oregon	681,001	683,452	663,181	668,686	655,971
Pennsylvania	2,935,252	2,919,283	2,930,086	2,992,437	3,010,790
Rhode Island	159,988	169,735	171,242	169,436	164,084
South Carolina	891,283	874,227	905,405	878,428	888,850
South Dakota	100,348	90,844	87,043	99,699	98,266
Tennessee	780,805	771,905	838,388	761,114	710,062
Texas	1,491,115	1,594,999	1,838,191	1,622,330	1,548,645
Utah	274,894	272,690	283,301	282,122	271,969
Vermont	137,357	138,140	138,523	150,185	152,749
Virginia	785,652	891,945	979,539	896,845	933,059
Washington	2,308,748	2,316,713	2,311,299	2,331,783	2,392,919
West Virginia	543,317	520,769	475,952	437,894	423,527
Wisconsin	1,071,877	1,099,950	1,123,861	1,126,058	1,163,372
Wyoming	154,077	162,960	162,304	191,825	184,398

(Continued)

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2010–2014 (in thousands of dollars)—Continued

Program	2010 ^a	2011 ^a	2012 ^a	2013 ^a	2014
	<i>Federal programs^b</i>				
Subtotal	3,672,058	3,776,993	3,775,519	3,691,014	3,681,205
Civilian employee	2,889,321	2,994,122	3,006,009	2,948,132	2,940,811
Other	782,737	782,871	769,510	742,882	740,394

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 2010–2013. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs* (<https://www.nasi.org/research/2016/workers-compensation-benefits-coverage-costs>).

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.

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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, 2014
(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	62,306,736	34,350,298	9,223,624	15,051,609	31,375,050	50.4
<i>State programs</i>						
Subtotal	58,625,531	34,350,298	9,223,624	15,051,609	30,264,429	51.6
Alabama	636,575	305,002	...	331,573	437,327	68.7
Alaska	214,995	167,111	...	47,883	152,431	70.9
Arizona	737,095	583,712	...	153,383	488,694	66.3
Arkansas	211,633	153,224	...	58,409	138,831	65.6
California	12,093,241	7,258,056	1,231,947	3,603,238	6,982,583	57.7
Colorado	798,711	230,693	398,040	169,978	456,863	57.2
Connecticut	886,015	640,139	...	245,877	418,199	47.2
Delaware	249,385	199,431	...	49,954	142,399	57.1
District of Columbia	101,207	85,196	...	16,011	34,916	34.5
Florida	3,147,769	2,262,870	...	884,898	2,127,892	67.6
Georgia	1,433,242	1,043,238	...	390,004	709,455	49.5
Hawaii	270,720	140,092	33,167	97,461	121,553	44.9
Idaho	254,050	84,470	161,190	8,391	161,322	63.5
Illinois	2,752,343	2,066,704	...	685,640	1,241,307	45.1
Indiana	589,225	524,001	...	65,224	431,902	73.3
Iowa	649,719	506,080	...	143,639	341,102	52.5
Kansas	379,413	273,810	...	105,602	234,857	61.9
Kentucky	656,611	347,398	109,735	199,478	365,076	55.6
Louisiana	795,499	479,508	89,464	226,527	429,569	54.0
Maine	253,217	173,618	...	79,599	120,531	47.6
Maryland	955,474	523,589	166,926	264,958	446,206	46.7
Massachusetts	1,148,384	815,082	...	333,301	386,970	33.7
Michigan	1,034,772	630,059	...	404,713	432,148	41.8
Minnesota	1,079,263	821,953	...	257,310	596,802	55.3
Mississippi	336,689	231,102	...	105,587	198,983	59.1
Missouri	853,094	512,214	120,810	220,070	485,411	56.9
Montana	245,909	85,040	119,312	41,557	160,086	65.1
Nebraska	325,263	259,366	...	65,897	202,639	62.3
Nevada	369,396	248,431	...	120,965	183,590	49.7
New Hampshire	210,224	152,158	...	58,067	140,640	66.9
New Jersey	2,269,156	1,771,020	...	498,136	1,174,560	51.8
New Mexico	262,383	146,299	22,179	93,905	142,736	54.4
New York	5,581,295	2,551,035	1,230,051	1,800,209	1,940,983	34.8
North Carolina	1,311,126	993,730	...	317,395	608,362	46.4
North Dakota	191,448	155	191,293	...	108,930	56.9
Ohio	2,027,964	14,939	1,657,878	355,148	746,816	36.8
Oklahoma	714,367	372,545	201,350	140,472	332,181	46.5
Oregon	655,971	213,618	306,526	135,827	350,944	53.5
Pennsylvania	3,010,790	2,135,141	223,305	652,344	1,443,822	48.0
Rhode Island	164,084	67,063	74,368	22,654	57,265	34.9
South Carolina ^d	888,850	604,418	71,108	213,324	404,427	45.5
South Dakota	98,266	94,355	...	3,911	66,919	68.1
Tennessee	710,062	579,409	...	130,653	433,138	61.0
Texas	1,548,645	789,276	447,258	312,111	933,833	60.3
Utah	271,969	95,365	127,047	49,556	191,466	70.4
Vermont	152,749	132,596	...	20,154	79,582	52.1
Virginia	933,059	727,990	...	205,069	575,697	61.7
Washington	2,392,919	25,504	1,866,286	501,129	762,486	31.9
West Virginia ^e	423,527	165,746	192,329	65,452	207,528	49.0
Wisconsin	1,163,372	1,064,405	...	98,967	802,017	68.9
Wyoming	184,398	2,343	182,054	...	130,452	70.7

(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, 2014 (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	3,681,205	...	...	...	1,110,621	30.2
Civilian employee	2,940,811	...	...	...	1,011,450	34.4
Other	740,394	...	...	...	99,171	13.4

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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