

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2013

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll ^d	Benefits as a percentage of covered payroll ^e
		Type of insurance			Type of benefits				
		Total	Private carriers ^a	State and federal funds ^b	Employers' self-insurance ^c	Medical and hospitalization	Compensation payments		
1940	24.6	256	135	73	48	95	161	1.19	0.72
1946	32.7	434	270	96	68	140	294	0.91	0.54
1948	36.0	534	335	121	78	175	359	0.96	0.51
1949	35.3	566	353	132	81	185	381	0.98	0.55
1950	36.9	615	381	149	85	200	415	0.89	0.54
1951	38.7	709	444	170	94	233	476	0.90	0.54
1952	39.4	785	491	193	101	260	525	0.94	0.55
1953	40.7	841	524	210	107	280	561	0.97	0.55
1954	39.8	876	540	225	110	308	568	0.98	0.57
1955	41.4	916	563	238	115	325	591	0.91	0.55
1956	43.0	1,002	618	259	125	350	652	0.92	0.55
1957	43.3	1,062	661	271	130	360	702	0.91	0.56
1958	42.5	1,112	694	285	132	375	737	0.91	0.58
1959	44.0	1,210	753	316	141	410	800	0.89	0.58
1960	44.9	1,295	810	325	160	435	860	0.93	0.59
1961	45.0	1,374	851	347	176	460	914	0.95	0.61
1962	46.2	1,489	924	371	194	495	994	0.96	0.62
1963	47.3	1,582	988	388	207	525	1,057	0.99	0.62
1964	48.8	1,707	1,070	412	226	565	1,142	1.00	0.63
1965	50.8	1,814	1,124	445	244	600	1,214	1.00	0.61
1966	53.7	2,000	1,239	486	275	680	1,320	1.02	0.61
1967	55.0	2,189	1,363	524	303	750	1,439	1.07	0.63
1968	56.8	2,376	1,482	556	338	830	1,546	1.07	0.62
1969	59.0	2,634	1,641	607	386	920	1,714	1.08	0.62
1970	59.2	3,031	1,843	755	432	1,050	1,981	1.11	0.66
1971	59.4	3,563	2,005	1,098	460	1,130	2,433	1.11	0.67
1972	62.3	4,061	2,179	1,379	504	1,250	2,811	1.14	0.68
1973	66.3	5,103	2,514	1,998	592	1,480	3,623	1.17	0.70
1974	68.0	5,781	2,971	2,086	724	1,760	4,021	1.24	0.75
1975	67.2	6,598	3,422	2,324	852	2,030	4,568	1.32	0.83
1976	69.6	7,584	3,976	2,570	1,039	2,380	5,204	1.49	0.87
1977	72.1	8,630	4,629	2,750	1,250	2,680	5,950	1.71	0.92
1978	75.6	9,796	5,256	3,043	1,497	2,980	6,816	1.86	0.94
1979	78.6	12,027	6,157	4,022	1,848	3,520	8,507	1.95	1.01
1980	78.8	13,618	7,029	4,330	2,259	3,947	9,671	1.96	1.07
1981	78.3	15,054	7,876	4,595	2,583	4,431	10,623	1.85	1.08
1982	77.0	16,407	8,647	4,768	2,993	5,058	11,349	1.75	1.16
1983	78.0	17,575	9,265	5,061	3,249	5,681	11,894	1.67	1.17
1984	81.9	19,685	10,610	5,405	3,671	6,424	13,261	1.66	1.21
1985	84.3	22,217	12,341	5,744	4,132	7,498	14,719	1.82	1.30
1986	86.0	24,613	13,827	6,248	4,538	8,642	15,971	1.99	1.37
1987	88.4	27,318	15,453	6,782	5,082	9,912	17,406	2.07	1.43
1988	91.3	30,733	17,512	7,477	5,744	11,518	19,215	2.16	1.49
1989	93.7	34,316	19,918	7,965	6,433	13,424	20,892	2.04	1.46
1990	95.1	38,238	22,222	8,658	7,358	15,187	23,051	2.13	1.57
1991	93.6	42,169	24,515	9,711	7,944	16,832	25,337	2.16	1.65
1992	94.6	44,660	24,030	10,987	9,643	18,252	26,408	2.13	1.69
1993	96.1	42,925	21,773	11,294	9,857	17,521	25,403	2.17	1.62
1994	109.4	43,482	21,391	10,564	11,527	17,194	26,288	2.05	1.47
1995	112.8	42,122	20,106	10,784	11,232	16,733	25,389	1.83	1.35
1996	114.8	41,960	21,024	11,108	9,828	16,739	25,221	1.62	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 1940–2013—Continued

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll ^d	Benefits as a percentage of covered payroll ^c
		Type of insurance			Type of benefits				
		Total	Private carriers ^a	State and federal funds ^b	Employers' self-insurance ^c	Medical and hospitalization	Compensation payments		
2000	127.1	47,699	26,874	10,345	10,481	20,933	26,766	1.35	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	58,752	31,330	13,450	13,972	28,601	30,152	1.30	1.04
2010 ^e	124.5	58,916	31,634	13,420	13,862	29,268	29,648	1.25	1.01
2011 ^e	125.8	60,929	32,696	13,603	14,630	30,506	30,423	1.29	1.01
2012 ^e	127.9	63,030	34,370	13,795	14,865	31,496	31,534	1.32	1.00
2013	129.6	63,574	35,316	13,297	14,961	31,549	32,025	1.37	0.98

SOURCES: National Academy of Social Insurance estimates based on data received from state agencies, the Department of Labor, A.M. Best Company, and the National Council on Compensation Insurance.

NOTES: Beginning in 1959, includes Alaska and Hawaii. States periodically update prior-year data, and any such changes are included in the current table.

Totals do not necessarily equal the sum of rounded components.

a. Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.

b. Net cash and medical benefits paid by competitive and exclusive state funds and federal benefits, including those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and by special funds under the LHWCA.

c. Cash and medical benefits paid by self-insurers.

d. Total costs to employers who purchase insurance from private carriers and state funds consist of premiums written in the calendar year plus the payments made under deductible provisions. For self-insured employers, the costs include benefit payments and administrative costs. Data for 1996–2007 are revised to reflect an update to the methodology for calculating employer costs.

e. The National Academy of Social Insurance has revised its estimates for 2009–2012. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs, 2013* (<https://www.nasi.org/research/2015/report-workers-compensation-benefits-coverage-costs-2013>).

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9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2009–2013 (in thousands of dollars)

Program	2009 ^a	2010 ^a	2011 ^a	2012 ^a	2013
Total, state and federal	58,752,065	58,916,399	60,928,697	63,030,450	63,574,440
<i>State programs</i>					
Subtotal	55,209,460	55,244,341	57,151,704	59,254,931	59,883,426
Alabama	625,755	629,069	616,022	649,682	639,311
Alaska	222,005	221,955	239,635	248,038	253,081
Arizona	657,182	701,624	719,616	755,440	752,123
Arkansas	224,303	213,970	199,254	207,165	202,235
California	9,976,005	10,101,786	10,835,059	11,507,681	12,100,181
Colorado	834,535	800,294	762,559	879,675	858,947
Connecticut	842,138	794,728	867,539	920,041	950,065
Delaware	206,145	211,921	220,830	216,588	240,313
District of Columbia	104,316	104,948	110,316	90,511	101,630
Florida	2,945,069	2,777,207	2,858,363	3,085,225	3,131,293
Georgia	1,343,237	1,458,682	1,397,596	1,574,991	1,566,186
Hawaii	244,375	242,400	246,780	248,433	260,352
Idaho	242,664	239,549	249,292	237,099	251,846
Illinois	3,057,665	3,003,117	3,026,156	2,952,905	2,923,024
Indiana	597,124	598,678	627,671	653,189	674,206
Iowa	552,753	563,025	621,556	659,408	668,646
Kansas	416,079	405,400	436,122	427,871	387,384
Kentucky	769,323	663,280	679,668	685,712	697,974
Louisiana	831,203	802,424	842,548	853,685	870,086
Maine	260,555	251,593	252,735	245,926	247,766
Maryland	895,905	953,533	1,006,998	970,734	944,612
Massachusetts	953,373	1,015,984	1,003,884	981,890	1,061,981
Michigan	1,509,881	1,271,892	1,301,061	1,189,483	1,134,005
Minnesota	1,072,459	1,034,661	1,011,890	1,042,478	1,064,684
Mississippi	321,771	337,633	334,430	336,208	332,790
Missouri	842,742	800,789	807,121	869,429	873,946
Montana	260,837	266,364	251,577	248,778	247,003
Nebraska	301,944	315,736	321,281	300,419	305,001
Nevada	430,482	429,686	395,331	367,236	358,740
New Hampshire	246,746	251,682	231,961	225,454	214,560
New Jersey	1,994,037	2,067,447	2,220,454	2,246,396	2,239,166
New Mexico	246,272	276,126	275,783	306,304	267,330
New York	4,148,353	4,617,084	5,097,559	5,370,910	5,543,750
North Carolina	1,414,052	1,357,196	1,427,145	1,569,125	1,568,586
North Dakota	109,513	120,355	131,099	151,033	193,975
Ohio	2,279,359	2,209,404	2,200,692	2,168,947	2,070,022
Oklahoma	784,776	842,553	840,345	922,533	878,022
Oregon	703,812	681,001	683,452	663,181	668,686
Pennsylvania	2,902,311	2,909,863	2,895,406	2,910,262	2,966,353
Rhode Island	160,763	159,988	169,735	171,242	162,356
South Carolina	891,830	891,283	874,227	905,405	878,428
South Dakota	93,578	100,348	90,844	87,043	94,015
Tennessee	739,832	780,805	771,905	838,388	808,055
Texas	1,553,316	1,491,310	1,595,022	1,838,018	1,767,908
Utah	300,997	274,900	272,692	283,301	282,462
Vermont	144,087	137,367	138,141	138,515	141,511
Virginia	859,727	785,680	891,958	979,538	953,165
Washington	2,312,186	2,308,748	2,316,713	2,311,299	2,331,783
West Virginia	525,480	543,317	520,769	475,952	436,017
Wisconsin	1,116,312	1,071,877	1,099,950	1,123,861	1,126,058
Wyoming	140,297	154,077	162,960	162,304	191,807

(Continued)

9.B Other Social Insurance Programs: Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2009–2013 (in thousands of dollars)—Continued

Program	2009 ^a	2010 ^a	2011 ^a	2012 ^a	2013
	<i>Federal programs^b</i>				
Subtotal	3,542,605	3,672,058	3,776,993	3,775,519	3,691,014
Civilian employee	2,763,885	2,889,321	2,994,122	3,006,009	2,948,132
Other	778,720	782,737	782,871	769,510	742,882

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 2009–2012. For details, see Appendix D, *Workers' Compensation: Benefits, Coverage, and Costs, 2013* (<https://www.nasi.org/research/2015/report-workers-compensation-benefits-coverage-costs-2013>).

b. Federal benefits include those paid under the Federal Employees' Compensation Act for civilian employees; the portion of the Black Lung benefit program that is financed by employers; and a portion of benefits under the Longshore and Harbor Workers' Compensation Act that are not reflected in state data, namely, benefits paid by self-insured employers and special funds under the LHWCA.

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9.B Other Social Insurance Programs: Workers' Compensation

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2013
(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	63,574,440	35,316,150	9,606,106	14,961,170	31,549,152	49.6
State programs						
Subtotal	59,883,426	35,316,150	9,606,106	14,961,170	30,436,905	50.8
Alabama	639,311	307,539	...	331,771	439,846	68.8
Alaska	253,081	185,820	...	67,261	177,663	70.2
Arizona	752,123	620,815	...	131,308	495,649	65.9
Arkansas	202,235	152,249	...	49,987	133,273	65.9
California	12,100,181	7,127,798	1,569,806	3,402,576	6,622,015	54.7
Colorado	858,947	248,976	447,175	162,796	500,766	58.3
Connecticut	950,065	717,102	...	232,963	430,379	45.3
Delaware	240,313	193,163	...	47,150	142,986	59.5
District of Columbia	101,630	87,111	...	14,519	37,196	36.6
Florida	3,131,293	2,249,512	...	881,781	2,082,310	66.5
Georgia	1,566,186	1,155,895	...	410,291	792,490	50.6
Hawaii	260,352	135,674	32,160	92,517	111,431	42.8
Idaho	251,846	87,895	149,076	14,875	163,448	64.9
Illinois	2,923,024	2,214,113	...	708,912	1,315,361	45.0
Indiana	674,206	606,979	...	67,227	494,193	73.3
Iowa	668,646	524,101	...	144,545	359,063	53.7
Kansas	387,384	275,277	...	112,107	229,719	59.3
Kentucky	697,974	383,642	99,582	214,751	381,792	54.7
Louisiana	870,086	520,241	104,972	244,873	468,106	53.8
Maine	247,766	172,550	...	75,216	118,928	48.0
Maryland	944,612	502,810	152,231	289,572	441,134	46.7
Massachusetts	1,061,981	778,504	...	283,477	356,246	33.5
Michigan	1,134,005	718,445	...	415,560	418,170	36.9
Minnesota	1,064,684	807,064	...	257,620	590,273	55.4
Mississippi	332,790	225,037	...	107,753	198,343	59.6
Missouri	873,946	558,625	108,069	207,252	494,653	56.6
Montana	247,003	83,859	124,512	38,632	158,082	64.0
Nebraska	305,001	243,804	...	61,197	187,881	61.6
Nevada	358,740	244,075	...	114,665	180,805	50.4
New Hampshire	214,560	156,713	...	57,846	139,678	65.1
New Jersey	2,239,166	1,762,282	...	476,884	1,140,649	50.9
New Mexico	267,330	154,707	21,597	91,025	158,526	59.3
New York	5,543,750	2,538,864	1,208,492	1,796,394	1,845,620	33.3
North Carolina	1,568,586	1,188,756	...	379,830	719,981	45.9
North Dakota	193,975	1,104	192,871	...	113,592	58.6
Ohio	2,070,022	14,717	1,689,633	365,672	823,242	39.8
Oklahoma	878,022	479,366	230,682	167,974	395,988	45.1
Oregon	668,686	225,745	310,027	132,914	353,066	52.8
Pennsylvania	2,966,353	2,107,745	204,783	653,826	1,408,095	47.5
Rhode Island	162,356	53,559	85,725	23,072	51,629	31.8
South Carolina ^d	878,428	631,987	48,388	198,053	406,712	46.3
South Dakota	94,015	90,320	...	3,695	63,648	67.7
Tennessee	808,055	675,934	...	132,121	484,833	60.0
Texas	1,767,908	929,389	490,742	347,778	1,090,799	61.7
Utah	282,462	100,816	130,333	51,313	197,441	69.9
Vermont	141,511	123,286	...	18,224	69,340	49.0
Virginia	953,165	742,461	...	210,703	579,524	60.8
Washington	2,331,783	13,317	1,814,346	504,120	741,875	31.8
West Virginia ^e	436,017	171,102	201,120	63,795	228,037	52.3
Wisconsin	1,126,058	1,023,284	...	102,773	770,152	68.4
Wyoming	191,807	2,022	189,785	...	132,274	69.0

(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, 2013
(in thousands of dollars)—Continued**

Program	Benefits paid by type of insurer				Medical benefits paid	
	Total ^a	Private carriers ^b	State funds	Self-insurance ^c	Total	As a percentage of total benefits
<i>Federal programs ^f</i>						
Subtotal	3,691,014	...	...	...	1,112,247	30.1
Civilian employee	2,948,132	...	...	...	923,564	31.3
Other	742,882	...	...	...	188,683	25.4

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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