

9.B Workers' Compensation

Table 9.B1.—Coverage, benefits, and costs, 1940–98¹

Calendar year	Estimated number of workers covered per month (in millions)	Benefits paid during year (in millions)						Cost of program as percent of covered payroll ²	Benefits as percent of covered payroll ³
		Total	Type of insurance			Type of benefits			
			Insurance losses paid by private carriers ⁴	State and federal fund disbursements ⁵	Employers' self-insurance payments ⁶	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	.91	.54
1948.....	36.0	534	335	121	78	175	359	.96	.51
1949.....	35.3	566	353	132	81	185	381	.98	.55
1950.....	36.9	615	381	149	85	200	415	.89	.54
1951.....	38.7	709	444	170	94	233	476	.90	.54
1952.....	39.4	785	491	193	101	260	525	.94	.55
1953.....	40.7	841	524	210	107	280	561	.97	.55
1954.....	39.8	876	540	225	110	308	568	.98	.57
1955.....	41.4	916	563	238	115	325	591	.91	.55
1956.....	43.0	1,002	618	259	125	350	652	.92	.55
1957.....	43.3	1,062	661	271	130	360	702	.91	.56
1958.....	42.5	1,112	694	285	132	375	737	.91	.58
1959.....	44.0	1,210	753	316	141	410	800	.89	.58
1960.....	44.9	1,295	810	325	160	435	860	.93	.59
1961.....	45.0	1,374	851	347	176	460	914	.95	.61
1962.....	46.2	1,489	924	371	194	495	994	.96	.62
1963.....	47.3	1,582	988	388	207	525	1,057	.99	.62
1964.....	48.8	1,707	1,070	412	226	565	1,142	1.00	.63
1965.....	50.8	1,814	1,124	445	244	600	1,214	1.00	.61
1966.....	53.7	2,000	1,239	486	275	680	1,320	1.02	.61
1967.....	55.0	2,189	1,363	524	303	750	1,439	1.07	.63
1968.....	56.8	2,376	1,482	556	338	830	1,546	1.07	.62
1969.....	59.0	2,634	1,641	607	386	920	1,714	1.08	.62
1970.....	59.2	3,031	1,843	755	432	1,050	1,981	1.11	.66
1971.....	59.4	3,563	2,005	1,098	460	1,130	2,433	1.11	.67
1972.....	62.3	4,061	2,179	1,379	504	1,250	2,811	1.14	.68
1973.....	66.3	5,103	2,514	1,998	592	1,480	3,623	1.17	.70
1974.....	68.0	5,781	2,971	2,086	724	1,760	4,021	1.24	.75
1975.....	67.2	6,598	3,422	2,324	852	2,030	4,568	1.32	.83
1976.....	69.6	7,584	3,976	2,570	1,039	2,380	5,204	1.49	.87
1977.....	72.1	8,630	4,629	2,750	1,250	2,680	5,950	1.71	.92
1978.....	75.6	9,796	5,256	3,043	1,497	2,980	6,816	1.86	.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	2.27	1.58
1990.....	95.1	38,238	22,222	8,658	7,358	15,187	23,051	2.36	1.66
1991.....	93.6	42,169	24,515	9,711	7,944	16,832	25,337	2.40	1.79
1992.....	94.6	44,660	24,030	10,987	9,643	18,252	26,408	2.31	1.82
1993.....	96.1	42,925	21,773	11,294	9,857	17,521	25,403	2.30	1.68
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.....	114.6	42,065	20,510	10,700	10,855	16,609	25,456	1.67	1.28
1997.....	117.7	40,586	20,617	10,097	9,872	15,447	25,139	1.46	1.14
1998.....	120.9	41,693	22,215	10,352	9,126	15,884	25,809	1.35	1.08

¹ Beginning in 1959, includes Alaska and Hawaii.

² Premiums written by private carriers, and state funds and benefits paid by self-insurers increased by 5–11 percent to allow for administrative costs; also includes benefits paid and administrative costs of federal system for government employees.

³ Excludes programs financed from general revenue—most federal Black Lung benefits.

⁴ Net cash and medical benefits paid during calendar year by private insurance companies under standard workers' compensation policies.

⁵ Net cash and medical benefits paid by competitive and exclusive state funds and by federal system for government employees and, beginning in 1970, cash benefits paid by federal Black Lung program.

⁶ Cash and medical benefits paid by self-insurers, plus value of medical benefits paid by employers carrying workers' compensations policies that exclude standard medical coverage.

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

CONTACT: Daniel Mont (202) 452-8097 for further information.

Table 9.B2.—Workers' compensation benefits, by state, 1996–98

[In thousands]

State	1996	1997	1998
Total ¹	\$42,361,831	\$40,585,634	\$41,692,664
Alabama.....	525,073	530,230	615,316
Alaska.....	121,597	115,285	110,866
Arizona.....	458,593	403,928	417,673
Arkansas.....	160,328	157,128	161,146
California.....	6,829,656	7,073,544	7,374,486
Colorado.....	679,270	627,466	656,894
Connecticut.....	672,241	731,830	711,130
Delaware.....	114,796	120,719	118,511
District of Columbia.....	89,945	89,166	70,608
Florida.....	2,706,603	2,318,086	2,207,984
Georgia.....	821,952	702,622	807,582
Hawaii.....	288,495	254,915	194,680
Idaho.....	127,634	138,800	165,764
Illinois.....	1,643,487	1,576,695	1,687,070
Indiana.....	409,901	398,914	439,268
Iowa.....	260,628	273,028	292,002
Kansas.....	269,507	312,698	318,352
Kentucky.....	506,771	482,840	510,938
Louisiana.....	557,131	419,777	364,656
Maine.....	314,116	249,281	288,146
Maryland.....	596,823	568,066	510,577
Massachusetts.....	700,375	653,327	641,409
Michigan.....	1,558,741	1,332,222	1,366,963
Minnesota.....	739,500	738,100	732,300
Mississippi.....	224,341	231,340	234,700
Missouri.....	618,911	471,035	527,587
Montana.....	149,540	184,284	155,019
Nebraska.....	198,923	184,673	164,382
Nevada.....	382,873	341,205	288,095
New Hampshire.....	187,834	155,397	163,885
New Jersey.....	930,724	1,063,673	954,696
New Mexico.....	151,299	119,890	116,799
New York.....	2,558,704	2,618,320	2,556,658
North Carolina.....	500,506	610,249	765,817
North Dakota.....	66,819	76,617	81,403
Ohio.....	2,432,206	2,032,829	2,335,022
Oklahoma.....	645,329	547,356	520,181
Oregon.....	505,761	470,828	492,854
Pennsylvania.....	2,533,788	2,471,021	2,447,908
Rhode Island.....	121,612	166,707	104,199
South Carolina.....	371,724	459,377	483,606
South Dakota.....	82,063	73,862	72,722
Tennessee.....	432,422	432,662	517,846
Texas.....	1,820,131	1,352,080	1,465,009
Utah.....	154,836	121,759	168,643
Vermont.....	74,271	81,576	87,925
Virginia.....	560,309	534,350	591,068
Washington.....	1,192,923	1,386,075	1,481,587
West Virginia.....	523,803	463,519	463,555
Wisconsin.....	647,520	594,463	621,973
Wyoming.....	73,592	68,068	74,469
Federal programs:			
Civilian employee.....	1,911,682	1,900,953	1,955,287
Black lung ²	1,154,222	1,102,798	1,035,450

¹ 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 Co.); disbursement of state funds (compiled from the A.M. Best Co., 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 years 1990, 1993–95, see U.S. Census Bureau, *Statistical Abstract of the United States: 1999* (119th edition) Washington, DC 1999, Table 630, p.397.

² Includes payments by the Social Security Administration and the Department of Labor.

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

9.B Workers' Compensation

Table 9.B3.—Workers' compensation benefits, by type of insurer and medical benefits, by state, 1997

[In thousands]

State	Total	Private carriers	State funds	Self-insurance ¹	Medical amount	Medical percent
Total	\$40,585,634	...	...	...	\$15,446,782	38.1
Alabama.....	530,230	\$265,486	...	\$264,744	276,563	52.2
Alaska.....	115,285	95,991	...	19,294	53,748	46.6
Arizona.....	403,928	168,790	\$163,725	71,414	212,045	² 52.5
Arkansas.....	157,128	109,041	...	48,087	82,061	² 52.2
California.....	7,073,544	3,880,762	892,926	2,299,857	2,985,926	42.2
Colorado.....	627,466	275,803	263,720	87,942	234,408	37.4
Connecticut.....	731,830	578,273	...	153,556	313,314	² 42.8
Delaware.....	120,719	70,587	...	50,133	47,201	³ 39.1
District of Columbia.....	89,166	79,329	...	9,837	31,020	34.8
Florida.....	2,318,086	1,303,640	...	1,014,446	1,353,316	58.4
Georgia.....	702,622	387,605	...	315,017	284,637	² 40.5
Hawaii.....	254,915	191,106	...	63,809	100,604	39.5
Idaho.....	138,800	60,109	68,173	10,519	55,134	² 39.7
Illinois.....	1,576,695	1,225,093	...	351,602	494,010	² 31.3
Indiana.....	398,914	353,021	...	45,893	222,438	² 55.8
Iowa.....	273,028	227,861	...	45,167	98,686	² 36.1
Kansas.....	312,698	213,537	...	99,161	104,101	33.3
Kentucky.....	482,840	360,626	...	122,214	213,111	² 44.1
Louisiana.....	419,777	194,706	92,670	132,401	172,300	² 41.0
Maine.....	249,281	145,067	...	104,214	82,345	33.0
Maryland.....	568,066	301,685	171,478	94,902	229,608	40.4
Massachusetts.....	653,327	502,180	...	151,147	185,911	28.5
Michigan.....	1,332,222	688,948	...	643,275	383,278	28.8
Minnesota.....	738,100	464,900	105,000	168,200	301,400	40.8
Mississippi.....	231,340	130,058	...	101,282	128,456	55.5
Missouri.....	471,035	342,571	...	128,464	170,872	² 36.3
Montana.....	184,284	46,911	108,409	28,964	80,349	43.6
Nebraska.....	184,673	136,711	...	47,962	107,203	58.1
Nevada.....	341,205	⁴ 1,511	257,235	82,459	114,076	33.4
New Hampshire.....	155,397	114,397	...	41,000	65,242	² 42.0
New Jersey.....	1,063,673	984,611	...	79,063	415,896	³ 39.1
New Mexico.....	119,890	69,430	...	50,460	67,041	55.9
New York.....	2,618,320	1,167,535	856,447	594,338	872,934	33.3
North Carolina.....	610,249	422,786	117	187,346	224,241	36.7
North Dakota.....	76,617	⁴ 250	76,367	...	33,309	43.5
Ohio.....	2,032,829	⁴ 21,113	1,575,658	436,058	730,171	35.9
Oklahoma.....	547,356	232,774	205,461	109,121	203,900	² 37.3
Oregon.....	470,828	239,823	166,455	64,551	217,040	46.1
Pennsylvania.....	2,471,021	1,625,886	239,538	605,597	795,610	32.2
Rhode Island.....	166,707	51,405	64,686	50,616	60,003	² 36.0
South Carolina.....	459,377	309,676	...	149,701	143,898	31.3
South Dakota.....	73,862	62,033	...	11,828	39,940	54.1
Tennessee.....	432,662	334,878	...	97,784	170,729	² 39.5
Texas.....	1,352,080	1,064,167	168,241	119,673	529,395	³ 39.2
Utah.....	121,759	49,970	58,260	13,529	82,208	67.5
Vermont.....	81,576	69,039	...	12,538	35,241	43.2
Virginia.....	534,350	422,119	...	112,231	179,076	33.5
Washington.....	1,386,075	⁴ 13,859	1,136,038	236,178	433,809	31.3
West Virginia.....	463,519	⁴ 2,729	355,844	104,946	167,576	36.2
Wisconsin.....	594,463	555,054	...	39,409	273,697	² 46.0
Wyoming.....	68,068	⁴ 1,310	66,758	...	42,136	61.9
Total without federal.....	37,581,883	20,616,752	7,093,204	9,871,926	14,901,213	39.6
Total federal.....	3,003,751	...	...	...	545,569	18.2
Civilian employee.....	1,900,953	...	...	...	450,206	23.7
Black Lung.....	1,102,798	...	...	...	95,363	8.6

¹ Self-insurance includes individual self-insurers and group self-insurance.

² Imputed based on regression analysis using data from states where the percentage was known. The independent variables used in regression were percent of private carrier incurred losses that is attributed to medical benefits, the market insured by private carriers, and the presence of a state fund.

³ 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.

⁴ States with exclusive funds also have small amounts of benefits paid in the private carrier category. 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.

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

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Table 9.B3.—Workers' compensation benefits, by type of insurer and medical benefits, by state, 1998

[In thousands]

State	Total	Private carriers	State funds	Self-insurance ¹	Medical amount	Medical percent
Total	\$41,692,664	...	...	...	\$15,884,360	38.1
Alabama.....	615,316	\$354,986	...	\$260,329	291,620	47.4
Alaska.....	110,866	92,311	...	18,555	47,551	² 42.9
Arizona.....	417,673	173,878	\$175,330	68,465	184,929	² 44.3
Arkansas.....	161,146	111,829	...	49,317	75,712	² 47.0
California.....	7,374,486	4,235,017	923,153	2,216,316	3,175,088	43.1
Colorado.....	656,894	294,616	270,211	92,067	257,217	² 39.2
Connecticut.....	711,130	557,233	...	153,897	212,132	² 29.8
Delaware.....	118,511	80,942	...	37,569	46,731	³ 39.4
District of Columbia.....	70,608	62,818	...	7,789	17,617	² 25.0
Florida.....	2,207,984	1,784,949	...	423,035	1,292,233	58.5
Georgia.....	807,582	445,507	...	362,075	308,782	² 38.2
Hawaii.....	194,680	146,004	...	48,676	74,952	38.5
Idaho.....	165,764	77,309	75,892	12,563	68,035	² 41.0
Illinois.....	1,687,070	1,310,855	...	376,215	497,894	² 29.5
Indiana.....	439,268	388,733	...	50,535	247,417	² 56.3
Iowa.....	292,002	243,701	...	48,302	99,337	² 34.0
Kansas.....	318,352	227,042	...	91,310	110,017	34.6
Kentucky.....	510,938	378,414	...	132,523	215,105	² 42.1
Louisiana.....	364,656	168,110	89,488	107,059	160,092	² 43.9
Maine.....	288,146	159,508	42,001	86,637	98,699	34.3
Maryland.....	510,577	276,489	134,986	99,101	205,294	40.2
Massachusetts.....	641,409	496,997	...	144,412	206,140	32.1
Michigan.....	1,366,963	726,779	...	640,184	387,114	28.3
Minnesota.....	732,300	465,900	94,600	171,800	305,800	41.8
Mississippi.....	234,700	149,920	...	84,780	131,643	56.1
Missouri.....	527,587	383,700	...	143,887	200,532	² 38.0
Montana.....	155,019	48,454	81,000	25,565	73,014	47.1
Nebraska.....	164,382	144,011	...	20,371	72,923	44.4
Nevada.....	288,095	⁴ 1,407	217,064	69,624	112,899	³ 39.2
New Hampshire.....	163,885	126,885	...	37,000	75,838	46.3
New Jersey.....	954,696	883,733	...	70,963	376,454	³ 39.4
New Mexico.....	116,799	73,129	...	43,670	70,084	60.0
New York.....	2,556,658	1,125,494	850,823	580,341	850,434	³ 33.3
North Carolina.....	765,817	530,600	112	235,105	270,675	² 35.3
North Dakota.....	81,403	⁴ 249	81,155	...	37,414	² 46.0
Ohio.....	2,335,022	⁴ 22,998	1,879,212	432,812	815,236	34.9
Oklahoma.....	520,181	267,409	149,069	103,703	186,438	² 35.8
Oregon.....	492,854	260,300	168,744	63,810	207,867	42.2
Pennsylvania.....	2,447,908	1,646,492	231,489	569,927	834,245	34.1
Rhode Island.....	104,199	66,923	35,309	1,968	34,506	33.1
South Carolina.....	483,606	327,891	...	155,715	158,851	32.8
South Dakota.....	72,722	60,320	...	12,403	39,629	54.5
Tennessee.....	517,846	400,809	...	117,036	237,848	² 45.9
Texas.....	1,465,009	1,211,142	144,087	109,779	577,680	³ 39.4
Utah.....	168,643	77,435	72,470	18,738	98,992	² 58.7
Vermont.....	87,925	75,000	...	12,925	34,862	39.7
Virginia.....	591,068	466,916	...	124,153	287,866	48.7
Washington.....	1,481,587	⁴ 18,263	1,212,615	250,709	439,705	29.7
West Virginia.....	463,555	⁴ 2,401	359,826	101,329	167,714	36.2
Wisconsin.....	621,973	580,740	...	41,233	299,874	² 48.2
Wyoming.....	74,469	⁴ 2,181	72,288	...	47,380	63.6
Total without federal.....	38,701,927	22,214,726	7,360,926	9,126,275	15,326,112	39.6
Total federal.....	2,990,737	...	...	...	558,248	18.7
Civilian employee.....	1,955,287	...	...	...	476,167	24.4
Black lung.....	1,035,450	...	...	...	82,076	7.9

¹ Self-insurance includes individual self-insurers and group self-insurance.² Imputed based on regression analysis using data from states where the percentage was known. The independent variables used in regression were percent of private carrier incurred losses that is attributed to medical benefits, the market insured by private carriers, and the presence of a state fund.³ 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.⁴ States with exclusive funds also have small amounts of benefits paid in the private carrier category. 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.

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

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