

Table 9.B1—Coverage, benefits, and costs, selected years 1940–2007

Year	Estimated number of workers covered per month (millions)	Benefits paid during year (millions of dollars)						Cost of program as a percentage of covered payroll ^a	Benefits as a percentage of covered payroll ^b
		Total	Type of insurance			Type of benefits			
			Private carriers ^c	State and federal funds ^d	Employers' self-insurance ^b	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	1.66	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
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 1940–2007—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 ^a	Benefits as a percentage of covered payroll ^b
		Total	Type of insurance			Type of benefits			
			Private carriers ^c	State and federal funds ^d	Employers' self-insurance ^b	Medical and hospitalization	Compensation payments		
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	1.43	1.10
2002	125.6	52,297	28,085	12,293	11,920	24,203	28,094	1.57	1.13
2003	124.7	54,739	28,395	13,627	12,717	25,733	29,006	1.71	1.16
2004	125.9	55,905	28,125	14,259	13,521	26,266	29,639	1.72	1.13
2005	128.2	55,208	27,995	14,146	13,066	26,143	29,065	1.67	1.06
2006	130.3	54,329	27,351	13,935	13,043	26,291	28,038	1.58	0.98
2007	131.7	55,427	28,382	13,719	13,327	27,156	28,271	1.45	0.95

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.

CONTACT: Ishita Sengupta (202) 452-8097 or supplement@ssa.gov.

Table 9.B2—Benefits, by state and federal program, 2003–2007 (in thousands of dollars)

Program	2003	2004	2005	2006	2007
Total, state and federal	54,738,975	55,904,768	55,207,571	54,329,388	55,426,915
	<i>State programs</i>				
Subtotal	51,554,290	52,648,566	51,949,416	51,059,066	52,087,023
Alabama	543,279	532,000	565,013	562,632	584,941
Alaska	176,521	185,082	182,721	182,036	184,080
Arizona	515,231	562,545	538,785	608,258	647,417
Arkansas	227,332	235,917	212,534	223,269	242,743
California	12,445,277	12,477,592	10,924,388	10,142,772	9,916,028
Colorado	753,566	844,615	887,997	860,748	829,747
Connecticut	677,461	712,388	708,413	708,049	725,915
Delaware	155,888	161,075	182,959	203,097	195,339
District of Columbia	84,594	97,122	91,585	91,522	87,695
Florida	2,962,350	2,818,396	2,991,066	2,611,363	2,684,761
Georgia	998,192	1,134,215	1,214,855	1,214,622	1,339,121
Hawaii	274,922	271,290	250,779	242,685	247,294
Idaho	214,764	237,782	245,451	244,788	276,108
Illinois	2,168,210	2,275,955	2,403,734	2,479,051	2,722,402
Indiana	563,951	593,139	607,416	606,909	643,783
Iowa	430,451	454,172	485,399	493,881	509,546
Kansas	295,588	370,697	384,849	384,201	393,722
Kentucky	727,922	731,983	696,870	654,570	647,706
Louisiana	669,838	725,819	548,760	571,955	579,810
Maine	233,599	267,617	272,194	284,660	271,495
Maryland	716,294	773,854	759,153	808,363	830,927
Massachusetts	1,014,587	968,835	904,087	938,408	887,673
Michigan	1,476,850	1,517,386	1,473,598	1,464,204	1,501,538
Minnesota	892,341	915,753	922,344	921,232	936,085
Mississippi	291,688	310,513	311,911	338,058	331,508
Missouri	806,029	883,406	869,813	808,763	853,967
Montana	204,975	209,820	224,790	231,804	240,997
Nebraska	270,035	288,156	302,790	265,848	291,068
Nevada	329,333	358,732	386,333	393,555	377,749
New Hampshire	222,430	213,745	217,451	212,364	200,208
New Jersey	1,489,221	1,511,146	1,618,630	1,836,524	1,967,609
New Mexico	190,840	198,267	230,591	237,551	239,536
New York	3,123,197	3,352,577	3,191,358	3,303,113	3,204,053
North Carolina	1,087,880	1,173,827	1,392,488	1,334,831	1,340,245
North Dakota	78,453	83,237	82,033	81,297	91,612
Ohio	2,414,651	2,434,715	2,447,038	2,383,544	2,478,080
Oklahoma	554,839	577,384	588,511	626,863	656,359
Oregon	499,625	535,509	548,420	562,483	585,699
Pennsylvania	2,565,344	2,594,070	2,677,899	2,684,611	2,747,847
Rhode Island	132,301	145,148	139,374	154,713	154,931
South Carolina	656,935	688,115	769,553	795,636	771,281
South Dakota	74,241	77,409	85,889	108,550	119,351
Tennessee	778,672	807,603	812,900	872,351	764,896
Texas	1,971,510	1,630,461	1,552,690	1,393,021	1,423,150
Utah	188,900	218,375	239,502	242,027	267,856
Vermont	120,208	123,333	121,691	124,488	118,987
Virginia	712,867	763,544	856,137	831,260	1,058,759
Washington	1,800,551	1,836,005	1,846,324	1,926,515	1,994,598
West Virginia	823,300	749,812	693,764	645,467	699,748
Wisconsin	833,005	898,366	1,170,055	1,043,244	1,094,074
Wyoming	114,252	120,062	116,528	117,311	126,983

(Continued)

9.B Workers' Compensation

Table 9.B2—Benefits, by state and federal program, 2003–2007 (in thousands of dollars)—Continued

Program	2003	2004	2005	2006	2007
<i>Federal programs^a</i>					
Subtotal	3,184,685	3,256,202	3,258,155	3,270,322	3,339,892
Civilian employee	2,367,757	2,445,077	2,462,059	2,454,861	2,586,700
Other	816,928	811,125	796,096	815,461	753,192

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.

CONTACT: Ishita Sengupta (202) 452-8097 or supplement@ssa.gov.

Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2007
(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	55,426,915	28,381,828	10,378,687	13,326,508	27,156,165	49.0
State programs						
Subtotal	52,087,023	28,381,828	10,378,687	13,326,508	26,246,357	50.4
Alabama	584,941	287,882	...	297,059	400,827	68.5
Alaska	184,080	132,685	...	51,395	115,124	62.5
Arizona	647,417	154,150	384,964	108,303	446,226	68.9
Arkansas	242,743	154,463	...	88,280	154,265	63.6
California	9,916,028	4,738,130	1,982,559	3,195,339	5,384,927	54.3
Colorado	829,747	229,988	408,023	191,736	394,027	47.5
Connecticut	725,915	538,338	...	187,577	317,296	43.7
Delaware	195,339	146,158	...	49,181	111,539	57.1
District of Columbia	87,695	70,704	...	16,991	32,116	36.6
Florida	2,684,761	1,959,011	...	725,749	1,671,543	62.3
Georgia	1,339,121	961,999	...	377,122	649,417	48.5
Hawaii	247,294	129,383	33,022	84,889	104,568	42.3
Idaho	276,108	72,310	146,649	57,149	168,179	60.9
Illinois	2,722,402	2,024,567	...	697,836	1,285,856	47.2
Indiana	643,783	535,086	...	108,697	452,076	70.2
Iowa	509,546	393,463	...	116,083	262,771	51.6
Kansas	393,722	273,370	...	120,352	241,166	61.3
Kentucky	647,706	350,376	85,220	212,111	375,870	58.0
Louisiana	579,810	292,128	151,785	135,896	305,170	52.6
Maine	271,495	95,085	90,873	85,537	117,631	43.3
Maryland	830,927	440,618	234,812	155,497	357,981	43.1
Massachusetts	887,673	766,945	...	120,729	308,171	34.7
Michigan	1,501,538	912,633	...	588,906	534,444	35.6
Minnesota	936,085	630,571	55,222	250,292	484,745	51.8
Mississippi	331,508	184,455	...	147,053	192,040	57.9
Missouri	853,967	536,166	85,672	232,129	465,895	54.6
Montana	240,997	70,821	126,090	44,086	136,760	56.7
Nebraska	291,068	219,885	...	71,183	182,763	62.8
Nevada	377,749	255,528	...	122,221	172,386	45.6
New Hampshire	200,208	158,924	...	41,283	122,993	61.4
New Jersey	1,967,609	1,501,895	...	465,714	944,548	48.0
New Mexico	239,536	123,101	31,188	85,247	140,441	58.6
New York	3,204,053	1,486,568	959,117	758,368	1,153,459	36.0
North Carolina	1,340,245	968,220	...	372,025	612,947	45.7
North Dakota	91,612	...	91,612	...	51,485	56.2
Ohio	2,478,080	19,335	2,017,613	441,131	1,029,325	41.5
Oklahoma	656,359	265,417	261,465	129,477	282,015	43.0
Oregon	585,699	229,444	273,909	82,346	313,250	53.5
Pennsylvania	2,747,847	1,793,764	342,184	611,899	1,226,746	44.6
Rhode Island	154,931	42,676	91,609	20,645	53,676	34.6
South Carolina	771,281	555,769	41,619	173,893	323,201	41.9
South Dakota	119,351	102,731	...	16,620	79,472	66.6
Tennessee	764,896	632,731	...	132,165	413,099	54.0
Texas	1,423,150	814,669	313,324	295,157	868,336	61.0
Utah	267,856	81,644	133,282	52,929	188,909	70.5
Vermont	118,987	102,831	...	16,156	59,968	50.4
Virginia	1,058,759	796,504	...	262,255	607,537	57.4
Washington	1,994,598	21,894	1,501,961	470,743	723,207	36.3
West Virginia	699,748	192,785	411,953	95,009	350,808	50.1
Wisconsin	1,094,074	930,006	...	164,068	811,496	74.2
Wyoming	126,983	4,024	122,959	...	63,661	50.1

(Continued)

9.B Workers' Compensation

**Table 9.B3—Benefits paid by type of insurer and medical benefits paid, by state and federal program, 2007
(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 ^d</i>						
Subtotal	3,339,892	...	...	...	909,808	27.2
Civilian employee	2,586,700	...	...	...	752,742	29.1
Other	753,192	...	...	...	157,066	20.8

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, West Virginia, 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. 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.

CONTACT: Ishita Sengupta (202) 452-8097 or supplement@ssa.gov.