



WORKERS' COMPENSATION

Benefits, Coverage, and Costs

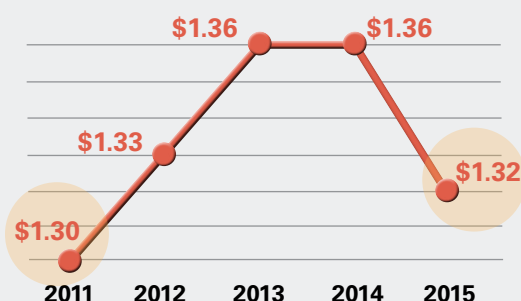
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WHAT IS WORKERS' COMPENSATION?

Workers' compensation provides funding for medical care, rehabilitation, and cash benefits for workers who are injured on the job or suffer a work-related illness. Each state has its own workers' compensation program. Total benefits paid and total employer costs vary widely across states, but much of the variation can be attributed to interstate differences in employment and wages. To take these into account, this infographic presents results for benefits and costs *per \$100 of covered payroll*.

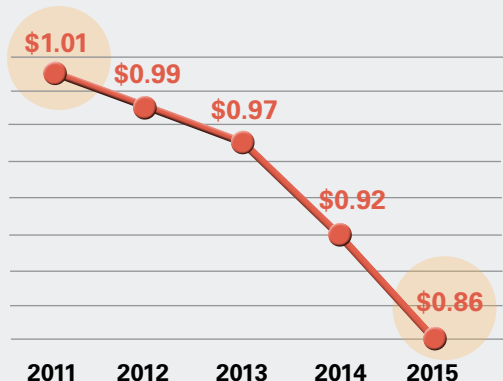
HOW HAVE EMPLOYER COSTS CHANGED?

Costs per \$100 of payroll declined in 2015, reversing a four-year trend.

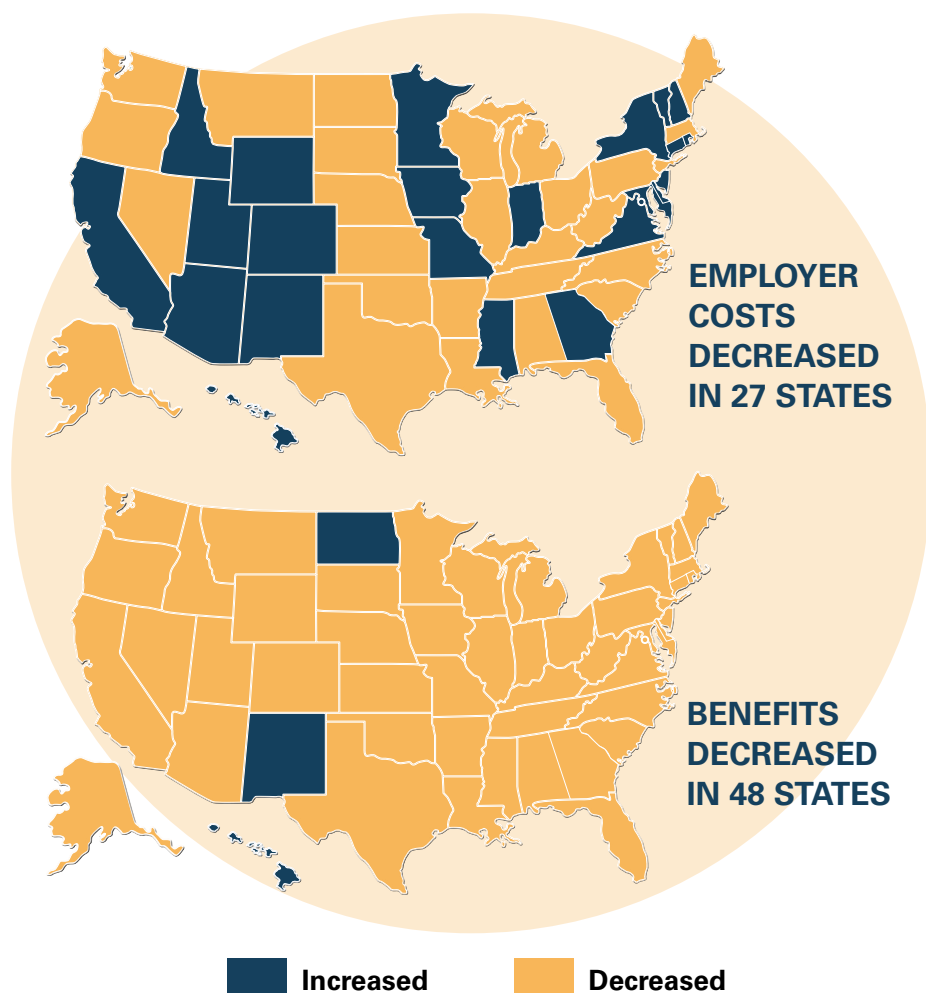


HOW HAVE BENEFITS PAID CHANGED?

Benefits per \$100 of payroll fell for the fourth straight year.



HOW DID BENEFITS AND COSTS PER \$100 OF PAYROLL CHANGE IN EACH STATE BETWEEN 2011 AND 2015?

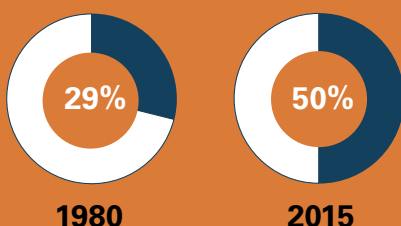


HOW LARGE A ROLE ARE MEDICAL COSTS PLAYING IN EMPLOYER COSTS?



THIRTY-THREE states spent more than half of their workers' compensation benefits on medical care for injured workers.

WHAT SHARE OF TOTAL WORKERS' COMP BENEFITS ARE MEDICAL BENEFITS?



WHAT SHARE OF TOTAL BENEFITS DID EACH TYPE OF INSURER PAY?

