

The Fiscal Benefits of Private Disability Income Protection Coverage

TENNESSEE



Private disability income protection coverage saves working Americans—and their families—from financial hardship when a disabling illness or injury prevents an employee from working for an extended period. Through stay-at-work and return-to-work intervention, disability income protection insurers also help ill or injured workers return to work. States also benefit from their citizens protected by private disability income coverage. Those with disability coverage are less likely to require public financial assistance, reducing the call on government resources, and they contribute to the economy, which increases state tax revenues.

**Positive Annual Impact on
State Budget**

\$21.4
MILLION

**Positive Annual Impact on
State Budget with Additional 20
Percentage Points of Working
Residents Covered**

\$35.4
MILLION

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MAINE



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**Positive Annual Impact on
State Budget**

**\$4.4
MILLION**

**Positive Annual Impact on
State Budget with Additional 20
Percentage Points of Working
Residents Covered**

**\$7.2
MILLION**

The Fiscal Benefits of Private Disability Income Protection Coverage

INDIANA



Private disability income protection coverage saves working Americans—and their families—from financial hardship when a disabling illness or injury prevents an employee from working for an extended period. Through stay-at-work and return-to-work intervention, disability income protection insurers also help ill or injured workers return to work. States also benefit from their citizens protected by private disability income coverage. Those with disability coverage are less likely to require public financial assistance, reducing the call on government resources, and they contribute to the economy, which increases state tax revenues.

**Positive Annual Impact on
State Budget**

\$29.2
MILLION

**Positive Annual Impact on
State Budget with Additional 20
Percentage Points of Working
Residents Covered**

\$53.2
MILLION

The Fiscal Benefits of Private Disability Income Protection Coverage

NORTH DAKOTA



Private disability income protection coverage saves working Americans—and their families—from financial hardship when a disabling illness or injury prevents an employee from working for an extended period. Through stay-at-work and return-to-work intervention, disability income protection insurers also help ill or injured workers return to work. States also benefit from their citizens protected by private disability income coverage. Those with disability coverage are less likely to require public financial assistance, reducing the call on government resources, and they contribute to the economy, which increases state tax revenues.

**Positive Annual Impact on
State Budget**

\$3.5
MILLION

**Positive Annual Impact on
State Budget with Additional 20
Percentage Points of Working
Residents Covered**

\$10.5
MILLION