

III. Medical Benefits

■ *Frequency of medical treatment:* Based on information submitted to the division for injury years 1990 through 1996, at least 85 of every hundred workers with injuries resulting in lost work time of more than seven days received some sort of medical treatment. Disaggregation by disability type further clarifies this: For disability categories other than Death; Settled, No Indemnity Recorded; and Lost-time, No Indemnity Recorded, the frequency of injured workers receiving medical services ranged from 95% to almost 100%. By contrast, among occupational fatalities only about half ever received any treatment, while 28% to nearly 37% of settled cases with no reported indemnity payments received treatment. For lost-time cases with no indemnity recorded, the extremely low rate of medical treatment—typically under two percent, but never reaching even ten percent—is likely due to incomplete reporting on the part of carriers. Overall, rates of medical treatment for injured workers with a known, non-fatal disability type typically exceeded 95%.

■ *Trends in medical cost:* Cumulative total medical benefit payments for lost-time cases from injury years 1990 through 1996 declined in each successive year from a peak of \$810.8 million to a low of \$536.3 million. This decline is primarily attributable to a reduction in the number of lost-time cases and to a decreasing frequency of cases representing high-end outliers of treatment costs. Median medical costs show rates of double-digit increase for 1991 and 1992 injuries leveling off to a much slower overall pattern of growth for the injuries sustained from 1993 through 1996.

■ *Distribution of medical cost:* For injury

years 1990 through 1996, the distribution of medical costs into payment categories follows a fairly consistent pattern. Of every ten dollars in medical benefit payments, four went to the physician or health care provider, between three and four went for payment to a hospital, and two to two and a half dollars went to other medical services, which include medication and rehabilitation. Among disability types, there is some tendency for the more severe categories to show a lower relative share of physician costs and a higher share of hospital and, in non-fatality cases, other medical costs. For the Death, Permanent Total, Supplemental Income, and Wage Loss and Permanent Impairment categories, hospital expenses represented the greatest respective shares of medical expenses over the ten-year period. Permanent Total cases were unique in having greater costs for other medical expenses than for payment to physicians, indicating the long-term care often required by these injured workers.

■ *Per-case medical cost for disability types:* For non-fatal injuries with a known disability type, median and average medical benefit costs follow the gradation of severity associated with the different disability types. The temporary categories have the least per-case costs, with medians for the mature injury years 1990-1996 consistently under \$1,000 for Temporary Partial and \$2,000 for Temporary Total cases. Next in severity are the permanent partial categories, which show a marked jump in medical costs over the temporary categories, particularly for disability types involving wage-loss benefit formulas, including the post-reform Supplemental Income benefits. This category requires a 20% or greater impairment rating, indicative of a very severe injury, and associated medi-

cal costs have exceeded those for all other disability types except Permanent Total, though relatively few cases are involved. Permanent partial disability categories not based on wage loss show considerably less medical cost per case than those involving wage loss. Cumulative medical costs generated by Permanent Total disabilities, the most costly per-case disability type, have averaged from more than \$96,000 to just under \$71,000, with corresponding medians from almost \$55,000 to over \$36,000. The extended duration of these claims suggests that differences in amounts by injury year are due primarily to differences in the vintage of the cases involved. Death cases show median medical costs well below the permanent partial categories, though average costs for Death tend to vary considerably while typically remaining as high as the most expensive of the permanent partial cases. This suggests that moderate medical costs for Death are skewed by the presence of a small number of very expensive cases.

■ *Medical costs and injured parts of the body:* Injuries to multiple body parts accounted for the largest sum of medical benefits for 1990 to 1999 injuries, with over \$1.5 billion reported. Those types of injuries also had the highest average and median medical payments, totaling \$12,693 and \$3,691, re-

spectively. Back injuries were second most costly overall, with total medical payments of just over \$1.2 billion reported, though associated average and median payment amounts—\$7,890 and \$2,095, respectively—were lower than corresponding amounts for head, neck, and multiple body part injuries. Neck injuries had the lowest total dollars in medical benefits and the smallest number of cases, but average and median medical benefits were both third most expensive among injured body parts.

■ *Medical costs and injury types:* Of the five leading injuries, fractures, at \$12,304, resulted in the highest average medical cost per case and the second highest median cost (\$2,633) for injuries sustained from 1990 through 1999. Other leading injuries (a group comprising nine different injury types: angina pectoris, asphyxiation, enucleation, foreign body, freezing, inflammation, rupture, severance, and vascular loss), contusion, sprain/strain, and laceration followed in order of diminishing average cost, with laceration having the lowest at \$5,109. Median costs for four of the five injury categories (other leading injuries, fracture, strain/sprain, and contusion) varied within a range of only a few hundred dollars, while median costs for laceration were markedly lower—roughly \$1,200 less than costs for contusion, the fourth lowest.

Table 3.1

Total Lost-Time Cases Reporting Medical Benefits by Disability Type and Injury Year (1990-1999)

Disability Type	1990	1991	1992	1993	1994	1995	1996	1997*	1998*	1999*	1990-1999
Temporary Partial											
Number of Cases	1,351	1,921	2,746	3,853	5,064	6,691	8,315	10,271	9,951	7,945	58,108
with Physician Benefits	1,282	1,849	2,625	3,652	4,739	6,239	7,656	9,448	9,104	6,509	53,103
with Hospital Benefits	592	802	1,212	1,749	2,244	2,996	3,627	4,411	4,050	2,738	24,421
with Other Medical Benefits	944	1,400	1,952	2,754	3,358	4,391	5,615	6,924	6,751	4,931	39,020
All Cases Reporting Medical Benefits	1,308	1,874	2,677	3,711	4,858	6,407	7,910	9,725	9,359	6,800	54,629
% of Disability Type Total	96.8%	97.6%	97.5%	96.3%	95.9%	95.8%	95.1%	94.7%	94.1%	85.6%	94.0%
Temporary Total											
Number of Cases	64,891	57,391	54,688	53,367	43,490	39,100	36,095	34,903	34,106	26,579	444,610
with Physician Benefits	60,177	54,332	52,175	50,893	40,850	36,511	33,832	32,508	31,735	22,680	415,693
with Hospital Benefits	36,266	33,877	32,538	32,906	25,793	23,704	22,077	21,103	20,203	12,972	261,439
with Other Medical Benefits	42,736	39,564	39,527	39,294	30,456	28,077	27,083	26,609	26,595	18,687	318,628
All Cases Reporting Medical Benefits	61,763	55,424	53,196	51,934	41,834	37,472	34,734	33,371	32,493	23,443	425,664
% of Disability Type Total	95.2%	96.6%	97.3%	97.3%	96.2%	95.8%	96.2%	95.6%	95.3%	88.2%	95.7%
Permanent Impairment Only											
Number of Cases	1,297	1,008	1,031	763	N/A	N/A	N/A	N/A	N/A	N/A	4,099
with Physician Benefits	1,253	972	999	736							3,960
with Hospital Benefits	538	470	466	473							1,947
with Other Medical Benefits	535	473	470	517							1,995
All Cases Reporting Medical Benefits	1,258	976	1,000	740							3,974
% of Disability Type Total	97.0%	96.8%	97.0%	97.0%							97.0%
Wage Loss Only											
Number of Cases	13,325	11,966	11,327	10,823	N/A	N/A	N/A	N/A	N/A	N/A	47,441
with Physician Benefits	13,253	11,907	11,259	10,772							47,191
with Hospital Benefits	11,482	10,340	9,747	9,274							40,843
with Other Medical Benefits	12,820	11,597	10,960	10,497							45,874
All Cases Reporting Medical Benefits	13,280	11,935	11,295	10,799							47,309
% of Disability Type Total	99.7%	99.7%	99.7%	99.8%							99.7%
Wage Loss & Perm. Impairment											
Number of Cases	326	266	265	251	N/A	N/A	N/A	N/A	N/A	N/A	1,108
with Physician Benefits	326	266	264	251							1,107
with Hospital Benefits	290	244	252	228							1,014
with Other Medical Benefits	312	259	259	248							1,078
All Cases Reporting Medical Benefits	326	266	265	251							1,108
% of Disability Type Total	100.0%	100.0%	100.0%	100.0%							100.0%
Impairment Income											
Number of Cases	N/A	N/A	N/A	N/A	20,966	20,734	21,021	20,054	14,318	4,574	101,667
with Physician Benefits					20,862	20,617	20,888	19,858	14,154	4,473	100,852
with Hospital Benefits					17,385	17,104	16,951	15,158	10,137	2,897	79,632
with Other Medical Benefits					19,347	19,035	19,282	18,263	12,838	3,870	92,635
All Cases Reporting Medical Benefits					20,920	20,677	20,964	19,938	14,194	4,493	101,186
% of Disability Type Total					99.8%	99.7%	99.7%	99.4%	99.1%	98.2%	99.5%

Table 3.1

Total Lost-Time Cases Reporting Medical Benefits by Disability Type and Injury Year (1990-1999)

Disability Type	1990	1991	1992	1993	1994	1995	1996	1997*	1998*	1999*	1990-1999
Supplemental Income											
Number of Cases	N/A	N/A	N/A	N/A	39	35	16	7	0	1	98
with Physician Benefits					39	35	16	7		1	98
with Hospital Benefits					37	31	14	7		1	90
with Other Medical Benefits					39	35	16	7		1	98
All Cases Reporting Medical Benefits					39	35	16	7		1	98
% of Disability Type Total					100.0%	100.0%	100.0%	100.0%	N/A	100.0%	100.0%
Permanent Total											
Number of Cases	1,810	1,734	1,536	1,371	1,293	1,065	956	608	161	29	10,563
with Physician Benefits	1,802	1,729	1,532	1,366	1,287	1,060	948	597	160	29	10,510
with Hospital Benefits	1,704	1,632	1,445	1,285	1,221	996	893	536	131	28	9,871
with Other Medical Benefits	1,786	1,710	1,516	1,361	1,278	1,052	939	600	157	26	10,425
All Cases Reporting Medical Benefits	1,808	1,732	1,533	1,370	1,290	1,062	952	606	160	29	10,542
% of Disability Type Total	99.9%	99.9%	99.8%	99.9%	99.8%	99.7%	99.6%	99.7%	99.4%	100.0%	99.8%
Death											
Number of Cases	408	316	297	399	392	430	364	334	250	169	3,359
with Physician Benefits	169	153	149	171	152	173	145	108	96	35	1,351
with Hospital Benefits	149	132	132	150	138	152	127	96	74	28	1,178
with Other Medical Benefits	143	121	103	138	120	119	114	107	81	33	1,079
All Cases Reporting Medical Benefits	205	172	165	195	178	208	171	134	109	43	1,580
% of Disability Type Total	50.2%	54.4%	55.6%	48.9%	45.4%	48.4%	47.0%	40.1%	43.6%	25.4%	47.0%
Settled, No Indemnity Recorded											
Number of Cases	4,773	5,051	5,822	6,468	4,745	4,595	4,464	4,402	2,932	526	43,778
with Physician Benefits	1,230	1,314	1,571	1,871	1,505	1,518	1,418	1,370	913	173	12,883
with Hospital Benefits	594	549	727	868	688	641	578	499	356	61	5,561
with Other Medical Benefits	918	957	1,229	1,345	1,037	1,059	1,076	993	689	135	9,438
All Cases Reporting Medical Benefits	1,335	1,444	1,745	2,078	1,673	1,683	1,589	1,522	1,022	196	14,287
% of Disability Type Total	28.0%	28.6%	30.0%	32.1%	35.3%	36.6%	35.6%	34.6%	34.9%	37.3%	32.6%
Lost Time, No Indemnity Recorded											
Number of Cases	8,352	7,744	8,036	7,325	6,756	7,077	8,337	9,319	12,851	26,508	102,305
with Physician Benefits	751	295	202	114	91	98	46	7	5	2	1,611
with Hospital Benefits	300	106	84	72	43	43	19	4	3	1	675
with Other Medical Benefits	359	134	119	85	57	60	29	6	3	1	853
All Cases Reporting Medical Benefits	790	314	231	118	93	105	48	7	5	2	1,713
% of Disability Type Total	9.5%	4.1%	2.9%	1.6%	1.4%	1.5%	0.6%	0.1%	0.0%	0.0%	1.7%
Total											
Number of Cases	96,533	87,397	85,748	84,620	82,745	79,727	79,568	79,898	74,569	66,331	817,136
with Physician Benefits	80,243	72,817	70,776	69,826	69,525	66,251	64,949	63,903	56,167	33,902	648,359
with Hospital Benefits	51,915	48,152	46,603	47,005	47,549	45,667	44,286	41,814	34,954	18,726	426,671
with Other Medical Benefits	60,553	56,215	56,135	56,239	55,692	53,828	54,154	53,509	47,114	27,684	521,123
All Cases Reporting Medical Benefits	82,073	74,137	72,107	71,196	70,885	67,649	66,384	65,310	57,342	35,007	662,090
% of Total Cases	85.0%	84.8%	84.1%	84.1%	85.7%	84.9%	83.4%	81.7%	76.9%	52.8%	81.0%

*Preliminary reporting

Source: Division of Workers' Compensation Claims and Judges' Orders Files as of March 20, 2000

Table 3.2

Cumulative Medical Benefits by Disability Type and Injury Year (1990 - 1999)

Disability Type	1990	1991	1992	1993	1994	1995	1996	1997*	1998*	1999*	1990-1999
Temporary Partial											
Number of Cases	1,351	1,921	2,746	3,853	5,064	6,691	8,315	10,271	9,951	7,945	58,108
Physician Benefits	\$2,366,638	\$2,618,184	\$3,616,286	\$4,660,503	\$4,439,637	\$5,272,957	\$6,685,457	\$7,889,778	\$7,573,195	\$4,481,154	\$49,603,789
Hospital Benefits	\$813,142	\$804,909	\$1,310,765	\$1,922,977	\$2,260,231	\$2,925,122	\$3,703,777	\$3,858,174	\$4,004,293	\$2,342,396	\$23,945,785
Other Medical Benefits	\$725,868	\$933,114	\$1,186,770	\$1,362,282	\$1,306,839	\$1,735,634	\$2,330,261	\$2,878,823	\$2,909,338	\$1,814,459	\$17,183,389
Total Medical Benefits	\$3,905,649	\$4,356,207	\$6,113,820	\$7,945,762	\$8,006,707	\$9,933,713	\$12,719,494	\$14,626,774	\$14,486,826	\$8,638,009	\$90,732,963
Temporary Total											
Number of Cases	64,891	57,391	54,688	53,367	43,490	39,100	36,095	34,903	34,106	26,579	444,610
Physician Benefits	\$128,944,462	\$126,438,998	\$132,607,862	\$131,051,951	\$75,102,710	\$67,838,903	\$69,143,029	\$73,527,166	\$72,339,446	\$35,706,500	\$912,701,028
Hospital Benefits	\$90,604,151	\$92,288,071	\$96,776,728	\$103,550,411	\$67,253,050	\$65,449,572	\$69,728,684	\$76,896,620	\$83,956,471	\$47,412,108	\$793,915,866
Other Medical Benefits	\$42,804,100	\$39,836,993	\$42,994,632	\$42,582,892	\$24,728,230	\$25,799,322	\$29,027,225	\$31,084,982	\$31,805,666	\$17,088,009	\$327,752,051
Total Medical Benefits	\$262,352,713	\$258,564,061	\$272,379,222	\$277,185,254	\$167,083,990	\$159,087,797	\$167,898,938	\$181,508,768	\$188,101,583	\$100,206,616	\$2,034,368,945
Permanent Impairment Only											
Number of Cases	1,297	1,008	1,031	763	N/A	N/A	N/A	N/A	N/A	N/A	4,099
Physician Benefits	\$14,463,902	\$11,015,314	\$9,736,156	\$5,225,943							\$40,441,315
Hospital Benefits	\$2,755,563	\$3,010,385	\$2,935,498	\$3,484,788							\$12,186,234
Other Medical Benefits	\$1,076,160	\$1,376,636	\$1,585,981	\$1,453,313							\$5,492,090
Total Medical Benefits	\$18,295,625	\$15,402,335	\$14,257,635	\$10,164,044							\$58,119,638
Wage Loss Only											
Number of Cases	13,325	11,966	11,327	10,823	N/A	N/A	N/A	N/A	N/A	N/A	47,441
Physician Benefits	\$140,859,688	\$121,713,717	\$110,030,931	\$94,768,945							\$467,373,281
Hospital Benefits	\$97,307,235	\$89,314,429	\$78,435,422	\$72,814,817							\$337,871,903
Other Medical Benefits	\$87,188,407	\$67,120,540	\$57,481,873	\$50,526,554							\$262,317,373
Total Medical Benefits	\$325,355,331	\$278,148,686	\$245,948,226	\$218,110,315							\$1,067,562,557
Wage Loss & Permanent Impairment											
Number of Cases	326	266	265	251	N/A	N/A	N/A	N/A	N/A	N/A	1,108
Physician Benefits	\$3,974,438	\$2,731,850	\$2,725,391	\$2,327,304							\$11,758,983
Hospital Benefits	\$3,539,132	\$3,090,470	\$3,456,536	\$2,418,664							\$12,504,802
Other Medical Benefits	\$3,456,213	\$2,625,133	\$2,332,427	\$1,680,889							\$10,094,663
Total Medical Benefits	\$10,969,784	\$8,447,452	\$8,514,354	\$6,426,858							\$34,358,448
Impairment Income											
Number of Cases	N/A	N/A	N/A	N/A	20,966	20,734	21,021	20,054	14,318	4,574	101,667
Physician Benefits					\$135,754,564	\$124,168,587	\$118,363,038	\$92,909,829	\$50,035,090	\$124,578,279	\$645,809,387
Hospital Benefits					\$119,394,923	\$113,772,883	\$108,755,149	\$85,287,298	\$49,681,347	\$9,515,322	\$486,406,921
Other Medical Benefits					\$59,427,714	\$56,677,392	\$53,421,719	\$41,139,545	\$21,376,727	\$4,137,128	\$236,180,226
Total Medical Benefits					\$314,577,202	\$294,618,861	\$280,539,905	\$219,336,672	\$121,093,165	\$138,230,729	\$1,368,396,534

Table 3.2

Cumulative Medical Benefits by Disability Type and Injury Year (1990 - 1999)

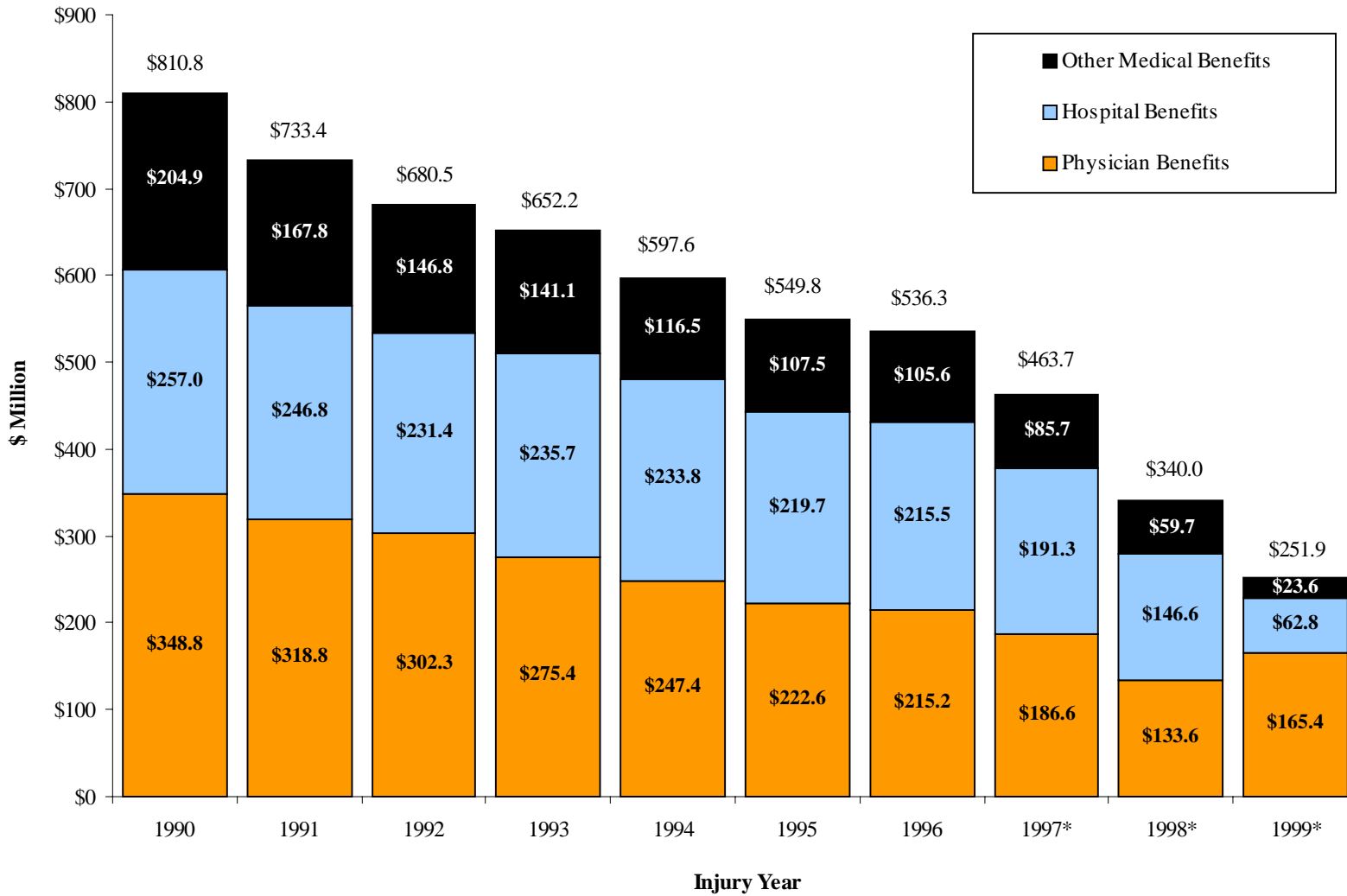
Disability Type	1990	1991	1992	1993	1994	1995	1996	1997*	1998*	1999*	1990-1999
Supplemental Income											
Number of Cases	N/A	N/A	N/A	N/A	39	35	16	7	0	1	98
Physician Benefits					\$721,089	\$447,358	\$154,263	\$81,153	\$0	\$2,096	\$1,405,959
Hospital Benefits					\$859,117	\$636,694	\$188,183	\$290,876	\$0	\$590	\$1,975,460
Other Medical Benefits					\$586,653	\$301,727	\$116,366	\$78,907	\$0	\$2,210	\$1,085,863
Total Medical Benefits					\$2,166,859	\$1,385,779	\$458,812	\$450,937	\$0	\$4,896	\$4,467,282
Permanent Total											
Number of Cases	1,810	1,734	1,536	1,371	1,293	1,065	956	608	161	29	10,563
Physician Benefits	\$51,428,049	\$44,912,539	\$37,280,336	\$31,765,823	\$28,228,402	\$21,723,901	\$18,158,516	\$9,968,064	\$2,516,652	\$332,466	\$246,314,748
Hospital Benefits	\$56,128,221	\$51,346,710	\$44,923,758	\$43,699,175	\$39,548,798	\$32,526,792	\$29,633,254	\$21,371,576	\$6,881,915	\$2,272,503	\$328,332,703
Other Medical Benefits	\$66,335,307	\$53,475,652	\$38,707,903	\$39,303,574	\$28,205,685	\$21,603,283	\$19,383,804	\$9,605,857	\$2,918,123	\$422,981	\$279,962,169
Total Medical Benefits	\$173,891,576	\$149,734,901	\$120,911,996	\$114,768,572	\$95,982,886	\$75,853,976	\$67,175,574	\$40,945,498	\$12,316,690	\$3,027,950	\$854,609,620
Death											
Number of Cases	408	316	297	399	392	430	364	334	250	169	3,359
Physician Benefits	\$1,273,785	\$5,044,871	\$1,051,344	\$1,460,599	\$995,197	\$998,176	\$791,482	\$730,794	\$303,095	\$146,510	\$12,795,851
Hospital Benefits	\$3,989,717	\$5,640,252	\$2,014,056	\$6,027,816	\$3,289,514	\$3,404,956	\$2,638,531	\$2,946,351	\$1,622,568	\$1,144,128	\$32,717,890
Other Medical Benefits	\$1,617,019	\$1,006,526	\$541,435	\$2,685,547	\$928,839	\$391,174	\$620,456	\$213,568	\$181,695	\$75,891	\$8,262,150
Total Medical Benefits	\$6,880,522	\$11,691,648	\$3,606,834	\$10,173,962	\$5,213,550	\$4,794,307	\$4,050,469	\$3,890,713	\$2,107,358	\$1,366,529	\$53,775,892
Settled, No Indemnity Recorded											
Number of Cases	4,773	5,051	5,822	6,468	4,745	4,595	4,464	4,402	2,932	526	43,778
Physician Benefits	\$4,774,150	\$4,001,040	\$4,968,524	\$3,924,329	\$2,079,887	\$2,013,992	\$1,852,054	\$1,505,088	\$872,731	\$161,368	\$26,153,162
Hospital Benefits	\$1,498,418	\$1,106,407	\$1,410,197	\$1,578,822	\$1,108,422	\$864,619	\$821,719	\$663,505	\$433,693	\$133,238	\$9,619,039
Other Medical Benefits	\$1,646,121	\$1,347,479	\$1,942,054	\$1,514,080	\$1,257,694	\$893,711	\$715,864	\$745,569	\$552,759	\$100,946	\$10,716,277
Total Medical Benefits	\$7,918,690	\$6,454,926	\$8,320,775	\$7,017,230	\$4,446,004	\$3,772,322	\$3,389,637	\$2,914,161	\$1,859,182	\$395,552	\$46,488,479
Lost Time, No Indemnity Recorded											
Number of Cases	8,352	7,744	8,036	7,325	6,756	7,077	8,337	9,319	12,851	26,508	102,305
Physician Benefits	\$727,863	\$369,967	\$289,145	\$175,577	\$76,323	\$117,702	\$30,404	\$5,106	\$2,396	\$228	\$1,794,711
Hospital Benefits	\$373,080	\$220,536	\$157,076	\$166,128	\$47,077	\$128,179	\$17,017	\$10,088	\$12,406	\$34	\$1,131,622
Other Medical Benefits	\$94,643	\$45,210	\$37,376	\$27,598	\$24,921	\$56,121	\$8,369	\$1,088	\$1,434	\$144	\$296,904
Total Medical Benefits	\$1,195,587	\$635,713	\$483,597	\$369,303	\$148,321	\$302,002	\$55,790	\$16,282	\$16,236	\$406	\$3,223,237
Total											
Number of Cases	96,533	87,397	85,748	84,620	82,745	79,727	79,568	79,898	74,569	66,331	817,136
Physician Benefits	\$348,812,976	\$318,846,480	\$302,305,973	\$275,360,974	\$247,397,810	\$222,581,576	\$215,178,242	\$186,616,978	\$133,642,605	\$165,408,600	\$2,416,152,215
Hospital Benefits	\$257,008,660	\$246,822,168	\$231,420,036	\$235,663,598	\$233,761,132	\$219,708,816	\$215,486,313	\$191,324,488	\$146,592,694	\$62,820,319	\$2,040,608,225
Other Medical Benefits	\$204,943,839	\$167,767,281	\$146,810,451	\$141,136,729	\$116,466,576	\$107,458,365	\$105,624,064	\$85,748,340	\$59,745,742	\$23,641,768	\$1,159,343,155
Total Medical Benefits	\$810,765,475	\$733,435,930	\$680,536,460	\$652,161,301	\$597,625,518	\$549,748,757	\$536,288,619	\$463,689,805	\$339,981,041	\$251,870,688	\$5,616,103,594

*Preliminary reporting

Source: Division of Workers' Compensation Claims File as of March 20, 2000

Figure 3.1

Cumulative Medical Benefits by Injury Year (1990-1999)

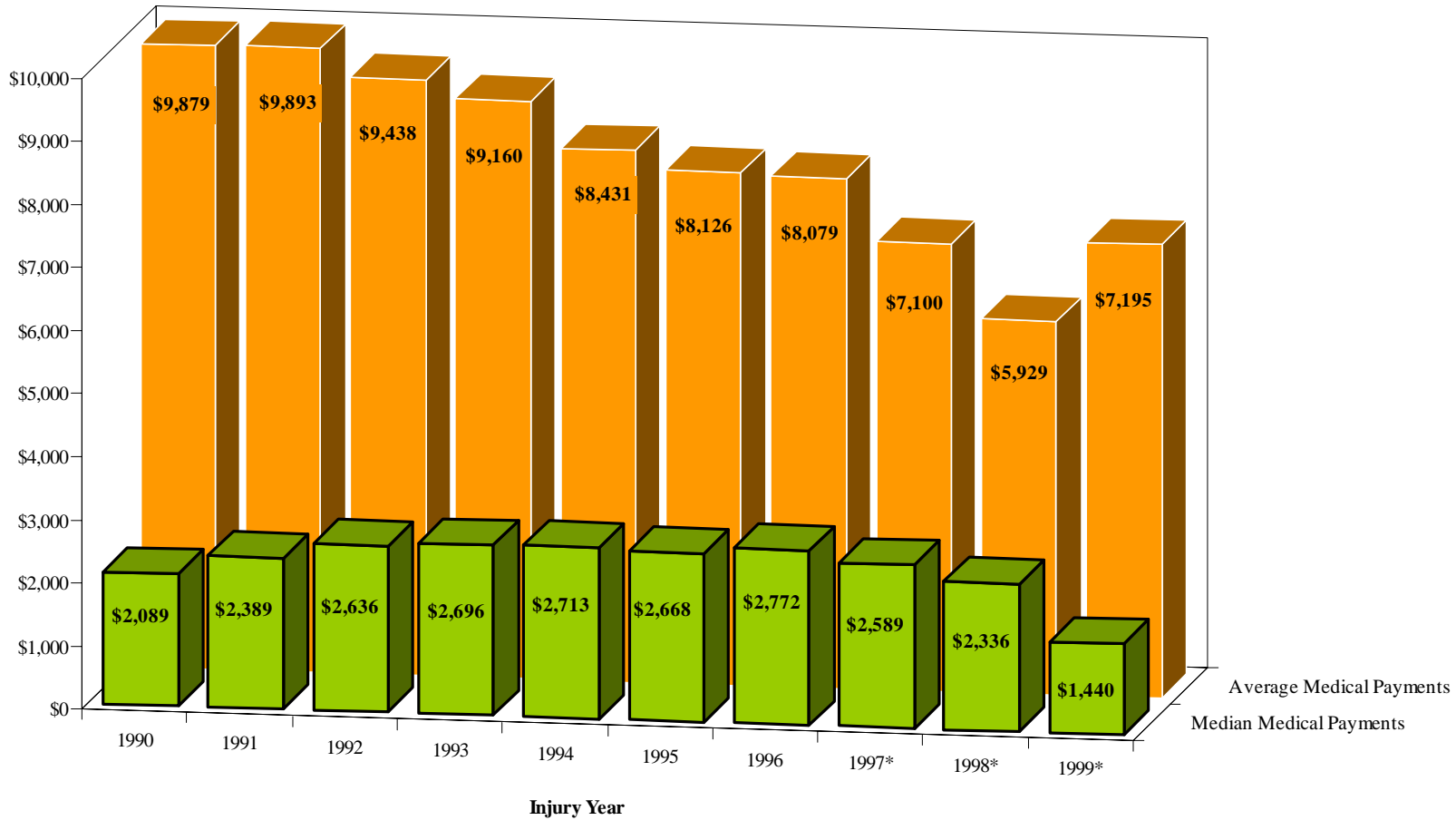


*Preliminary reporting

Source: Division of Workers' Compensation Claims File as of March 20, 2000

Figure 3.2

Median and Average Cost of Medical Benefits by Injury Year (1990-1999)



*Preliminary reporting

Source: Division of Workers' Compensation Claims File as of March 20, 2000

Table 3.3

Average and Median Medical Benefits by Disability Type and Injury Year (1990-1999)

Disability Type	1990	1991	1992	1993	1994	1995	1996	1997*	1998*	1999*	1990-1999
Temporary Partial											
Median Total Payments	\$910	\$801	\$822	\$817	\$746	\$705	\$739	\$744	\$801	\$742	\$763
Average Total Payments	\$2,986	\$2,325	\$2,284	\$2,141	\$1,648	\$1,550	\$1,608	\$1,504	\$1,548	\$1,270	\$1,661
Temporary Total											
Median Total Payments	\$1,116	\$1,358	\$1,625	\$1,863	\$1,413	\$1,475	\$1,713	\$1,905	\$2,136	\$1,537	\$1,561
Average Total Payments	\$4,248	\$4,665	\$5,120	\$5,337	\$3,994	\$4,246	\$4,834	\$5,439	\$5,789	\$4,274	\$4,779
Permanent Impairment Only											
Median Total Payments	\$7,445	\$7,361	\$8,208	\$6,877	N/A	N/A	N/A	N/A	N/A	N/A	\$7,554
Average Total Payments	\$14,543	\$15,781	\$14,258	\$13,735							\$14,625
Wage Loss Only											
Median Total Payments	\$16,093	\$14,961	\$14,432	\$13,192	N/A	N/A	N/A	N/A	N/A	N/A	\$14,671
Average Total Payments	\$24,500	\$23,305	\$21,775	\$20,197							\$22,566
Wage Loss & Permanent Impairment											
Median Total Payments	\$22,029	\$20,390	\$20,872	\$17,324	N/A	N/A	N/A	N/A	N/A	N/A	\$20,014
Average Total Payments	\$33,650	\$31,757	\$32,130	\$25,605							\$31,009
Impairment Income											
Median Total Payments	N/A	N/A	N/A	N/A	\$9,217	\$8,699	\$8,166	\$6,933	\$5,458	\$3,321	\$7,464
Average Total Payments					\$15,037	\$14,249	\$13,382	\$11,001	\$8,531	\$30,766	\$13,524
Supplemental Income											
Median Total Payments	N/A	N/A	N/A	N/A	\$42,167	\$35,179	\$16,408	\$15,663	\$0	\$4,896	\$33,883
Average Total Payments					\$55,560	\$39,594	\$28,676	\$64,420	\$0	\$4,896	\$45,585
Permanent Total											
Median Total Payments	\$54,754	\$53,136	\$48,235	\$46,824	\$42,072	\$38,679	\$36,140	\$28,643	\$17,408	\$11,522	\$45,322
Average Total Payments	\$96,179	\$86,452	\$78,873	\$83,773	\$74,405	\$71,426	\$70,563	\$67,567	\$76,979	\$104,412	\$81,067
Death											
Median Total Payments	\$4,109	\$6,575	\$4,509	\$3,185	\$3,346	\$2,759	\$3,820	\$4,637	\$3,972	\$5,702	\$4,108
Average Total Payments	\$33,564	\$67,975	\$21,860	\$52,174	\$29,290	\$23,050	\$23,687	\$29,035	\$19,334	\$31,780	\$34,035
Settled, No Indemnity Recorded											
Median Total Payments	\$2,576	\$2,061	\$2,002	\$1,409	\$1,078	\$1,018	\$976	\$835	\$855	\$678	\$1,226
Average Total Payments	\$5,932	\$4,470	\$4,768	\$3,377	\$2,658	\$2,241	\$2,133	\$1,915	\$1,819	\$2,018	\$3,254
Lost Time, No Indemnity Recorded											
Median Total Payments	\$525	\$538	\$566	\$1,063	\$800	\$611	\$571	\$643	\$1,202	\$203	\$598
Average Total Payments	\$1,513	\$2,025	\$2,094	\$3,130	\$1,595	\$2,876	\$1,162	\$2,326	\$3,247	\$203	\$1,882
Total											
Median Total Payments	\$2,089	\$2,389	\$2,636	\$2,696	\$2,713	\$2,668	\$2,772	\$2,589	\$2,336	\$1,440	\$2,440
Average Total Payments	\$9,879	\$9,893	\$9,438	\$9,160	\$8,431	\$8,126	\$8,079	\$7,100	\$5,929	\$7,195	\$8,482

*Preliminary reporting

Source: Division of Workers' Compensation Claims File as of March 20, 2000

Table 3.4

Medical Benefits by Injured Body Part and Injury Year (1990-1999)

Injured Body Part	1990	1991	1992	1993	1994	1995	1996	1997*	1998*	1999*	1990-1999
Multiple Body Parts											
Cases with Medical Benefits	15,485	14,585	14,709	13,772	13,386	12,230	11,544	11,077	9,323	5,410	121,521
Total Payments	\$234,770,010	\$220,038,701	\$198,181,624	\$193,152,504	\$170,886,851	\$148,479,071	\$141,012,025	\$117,468,934	\$83,938,684	\$34,579,579	\$1,542,507,984
Median Payment	\$3,932	\$4,106	\$4,315	\$4,160	\$3,912	\$3,781	\$3,774	\$3,467	\$3,119	\$1,923	\$3,691
Average Payment	\$15,161	\$15,087	\$13,473	\$14,025	\$12,766	\$12,141	\$12,215	\$10,605	\$9,003	\$6,392	\$12,693
Back Injury											
Cases with Medical Benefits	20,559	19,675	18,730	17,014	16,512	15,325	14,422	13,629	11,504	6,938	154,308
Total Payments	\$213,897,004	\$194,961,624	\$174,982,289	\$142,572,652	\$123,243,126	\$110,700,219	\$106,924,082	\$79,762,070	\$52,774,247	\$17,600,889	\$1,217,418,201
Median Payment	\$1,999	\$2,290	\$2,420	\$2,340	\$2,190	\$2,094	\$2,227	\$2,104	\$1,893	\$1,250	\$2,095
Average Payment	\$10,404	\$9,909	\$9,342	\$8,380	\$7,464	\$7,224	\$7,414	\$5,852	\$4,587	\$2,537	\$7,890
Lower Extremities											
Cases with Medical Benefits	18,833	17,190	16,367	16,086	16,109	15,387	15,614	15,706	14,320	8,921	154,533
Total Payments	\$161,572,885	\$150,798,255	\$141,278,574	\$133,782,408	\$130,201,156	\$121,370,215	\$118,248,117	\$110,277,697	\$84,185,080	\$35,489,101	\$1,187,203,488
Median Payment	\$1,280	\$1,632	\$1,867	\$2,110	\$2,350	\$2,327	\$2,401	\$2,365	\$2,055	\$1,296	\$1,937
Average Payment	\$8,579	\$8,772	\$8,632	\$8,317	\$8,083	\$7,888	\$7,573	\$7,021	\$5,879	\$3,978	\$7,683
Upper Extremities											
Cases with Medical Benefits	17,693	15,979	15,347	16,395	17,132	17,053	17,266	17,307	15,279	9,417	158,868
Total Payments	\$103,443,666	\$104,733,954	\$98,903,333	\$113,140,771	\$111,759,737	\$108,119,874	\$111,394,806	\$103,271,147	\$78,947,023	\$146,210,517	\$1,079,924,827
Median Payment	\$1,257	\$1,604	\$1,985	\$2,271	\$2,448	\$2,466	\$2,638	\$2,491	\$2,342	\$1,356	\$2,081
Average Payment	\$5,847	\$6,554	\$6,444	\$6,901	\$6,523	\$6,340	\$6,452	\$5,967	\$5,167	\$15,526	\$6,798
Trunk											
Cases with Medical Benefits	4,106	3,624	3,722	4,799	4,497	4,438	4,464	4,545	4,219	2,714	41,128
Total Payments	\$27,165,263	\$24,325,887	\$24,639,028	\$32,922,278	\$28,276,884	\$27,550,842	\$29,061,407	\$26,303,611	\$21,135,121	\$9,983,712	\$251,364,035
Median Payment	\$2,897	\$3,046	\$3,197	\$3,139	\$3,358	\$3,422	\$3,375	\$3,159	\$2,818	\$2,135	\$3,091
Average Payment	\$6,616	\$6,712	\$6,620	\$6,860	\$6,288	\$6,208	\$6,510	\$5,787	\$5,010	\$3,679	\$6,112
Head											
Cases with Medical Benefits	2,523	2,132	2,134	2,074	2,139	2,240	2,114	2,154	1,895	1,147	20,552
Total Payments	\$35,318,299	\$26,319,138	\$28,948,198	\$22,232,444	\$21,921,371	\$24,473,925	\$20,047,858	\$19,682,727	\$13,271,778	\$6,313,843	\$218,529,581
Median Payment	\$1,959	\$2,147	\$2,225	\$2,025	\$2,362	\$2,417	\$2,723	\$2,538	\$2,276	\$1,455	\$2,230
Average Payment	\$13,999	\$12,345	\$13,565	\$10,720	\$10,248	\$10,926	\$9,483	\$9,138	\$7,004	\$5,505	\$10,633
Neck											
Cases with Medical Benefits	645	266	347	1,056	1,110	976	960	892	802	460	7,514
Total Payments	\$8,909,809	\$5,386,619	\$5,219,700	\$14,358,244	\$11,336,393	\$9,054,611	\$9,600,323	\$6,923,617	\$5,729,109	\$1,693,047	\$78,211,472
Median Payment	\$3,915	\$5,914	\$5,695	\$3,214	\$3,087	\$3,044	\$3,244	\$2,630	\$2,715	\$1,538	\$3,043
Average Payment	\$13,814	\$20,250	\$15,042	\$13,597	\$10,213	\$9,277	\$10,000	\$7,762	\$7,144	\$3,681	\$10,409
Missing Data											
Cases with Medical Benefits	2,229	686	751	0	0	0	0	0	0	0	3,666
Total Payments	\$25,688,540	\$6,871,753	\$8,383,713	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$40,944,006
Median Payment	\$3,893	\$3,357	\$2,655	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,545
Average Payment	\$11,525	\$10,017	\$11,163	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$11,169
Total											
Cases with Medical Benefits	82,073	74,137	72,107	71,196	70,885	67,649	66,384	65,310	57,342	35,007	662,090
Total Payments	\$810,765,475	\$733,435,930	\$680,536,460	\$652,161,301	\$597,625,518	\$549,748,757	\$536,288,619	\$463,689,805	\$339,981,041	\$251,870,688	\$5,616,103,594
Median Payment	\$2,089	\$2,389	\$2,636	\$2,696	\$2,713	\$2,668	\$2,772	\$2,589	\$2,336	\$1,440	\$2,440
Average Payment	\$9,879	\$9,893	\$9,438	\$9,160	\$8,431	\$8,126	\$8,079	\$7,100	\$5,929	\$7,195	\$8,482

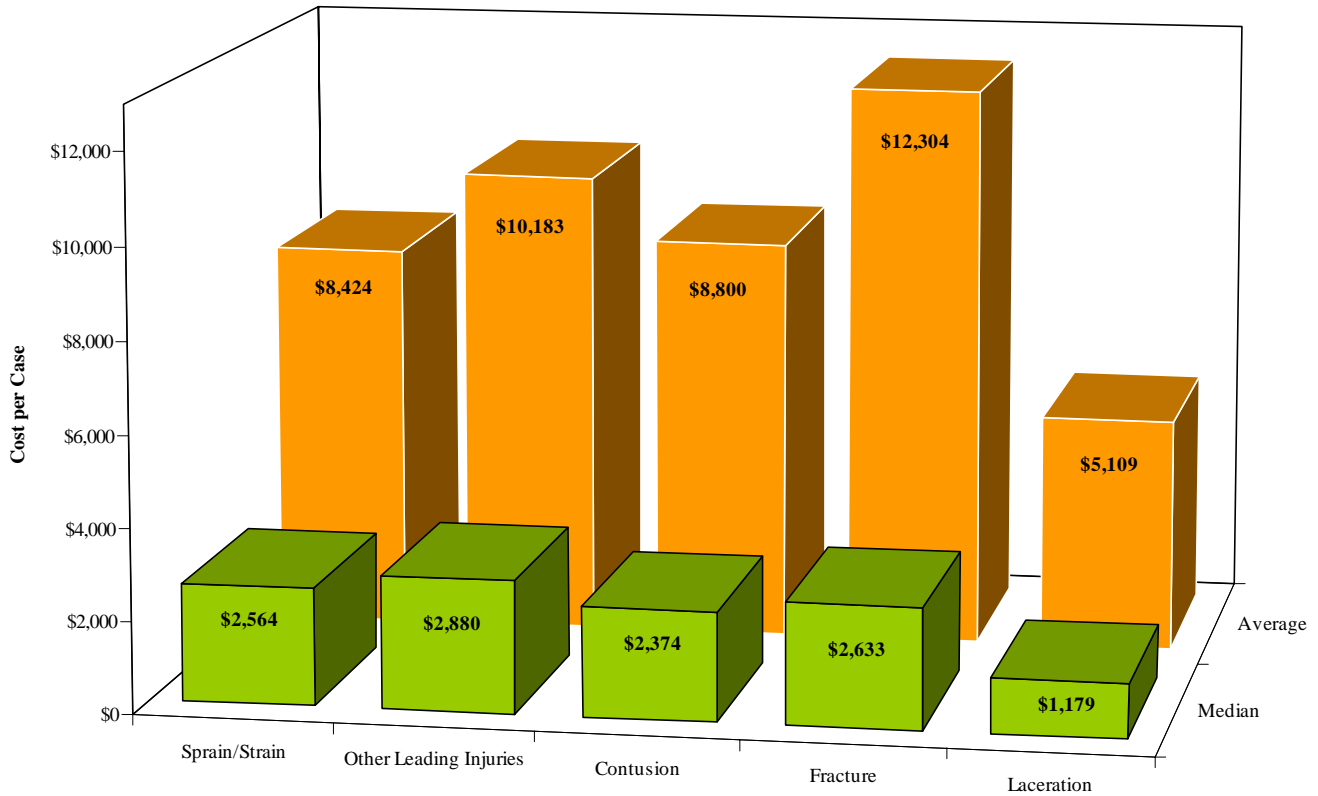
*Preliminary reporting

NOTE: Case counts are not comparable to Table 3.1 because records with missing medical benefits or medical benefits = 0 are excluded from the calculation of averages and medians.

Source: Division of Workers' Compensation Claims File as of March 20, 2000

Figure 3.3

**The Five Leading Injuries for 1990-1996:
Median and Average Medical Cost per Case**



*Note: A group comprising nine different injury types: angina pectoris, asphyxiation, enucleation, foreign body, freezing, inflammation, rupture, severance, and vascular loss.

Source: Division of Workers' Compensation Claims File as of March 20, 2000