

I V . Medical B enefits

■ *Frequency of medical treatment:* Based on information submitted to the division for injury years 1991 through 1997, at least 8 of every ten 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 92% to almost 100%. By contrast, among occupational fatalities only about half ever received any treatment, while 28% to nearly 32% 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 five 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 1991 through 1997 declined in each successive year from a peak of \$795.7 million to a low of \$590.5 million. The only exception to this continuous decline is for injury year 1996, when medical costs rose slightly before continuing to fall for injury year 1997. 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 grew over 17% from 1991

through 1997. However, year-to-year changes do not show a continuous growth pattern.

■ *Distribution of medical cost:* For injury years 1991 through 1997, the distribution of medical costs into payment categories follows a fairly consistent pattern. Of every ten dollars in medical benefit payments, close to four went to the physician or health care provider, between three and four went for payment to a hospital, and between two and two and one-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 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 1991-1997 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, par-

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ticularly 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 medical 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. For mature cases, cumulative medical costs generated by Permanent Total disabilities, the most costly per-case disability type, have averaged from more than \$105,000 to just over \$77,000, with corresponding medians from over \$60,000 to over \$38,000. 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 cases 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 1991 to 2000 injuries, with over \$1.6 billion reported. Those types of injuries also had the highest average and median medical payments, totaling \$13,376 and \$3,868, respectively. Injuries to the lower extremities were second most costly overall, with total medical payments of almost \$1.3 billion reported, though and median and average payment amounts—\$2,216 and \$8,184, respectively—were lower than corresponding figures for injuries to other parts of the body. Neck injuries represent the least frequent injuries and, correspondingly, 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 \$13,354, resulted in the highest average medical cost per case and the second highest median cost (\$2,907) for injuries sustained from 1991 through 2000. Contusions, sprains/strains, lacerations and hernias followed in order of diminishing average cost, with hernias having the lowest at \$4,995. Median costs for four of the five injury categories (hernia, fracture, strain/sprain, and contusion) varied within a range of \$2,500 to \$3,800 while median costs for lacerations were markedly lower - roughly \$1,400.

Table 4.1

Total Lost-Time Cases Reporting Medical Benefits by Disability Type and Injury Year (1991-2000)

Disability Type	1991	1992	1993	1994	1995	1996	1997	1998*	1999*	2000*	1991-2000
Temporary Partial											
Number of Cases	1,934	2,784	4,154	5,347	6,870	8,538	10,582	10,376	11,389	11,017	72,991
with Physician Benefits	1,859	2,633	3,657	4,702	6,182	7,648	9,465	9,321	10,249	9,438	65,154
with Hospital Benefits	807	1,210	1,751	2,227	2,966	3,625	4,425	4,136	4,583	3,837	29,567
with Other Medical Benefits	1,408	1,960	2,747	3,332	4,349	5,615	6,954	6,946	7,760	7,178	48,249
All Cases Reporting Medical Benefits	1,885	2,683	3,718	4,818	6,346	7,898	9,740	9,588	10,566	9,719	66,961
% of Disability Type Total	97.5%	96.4%	89.5%	90.1%	92.4%	92.5%	92.0%	92.4%	92.8%	88.2%	91.7%
Temporary Total											
Number of Cases	57,570	55,485	54,852	44,773	40,285	37,117	35,760	35,268	38,979	38,932	439,021
with Physician Benefits	54,510	52,715	50,857	40,820	36,437	33,747	32,321	31,868	35,551	33,814	402,640
with Hospital Benefits	34,025	32,821	32,865	25,738	23,610	21,922	20,804	20,204	22,155	19,931	254,075
with Other Medical Benefits	39,727	39,933	39,246	30,409	27,970	27,002	26,382	26,649	29,941	28,905	316,164
All Cases Reporting Medical Benefits	55,608	53,767	51,902	41,805	37,393	34,656	33,174	32,643	36,364	34,700	412,012
% of Disability Type Total	96.6%	96.9%	94.6%	93.4%	92.8%	93.4%	92.8%	92.6%	93.3%	89.1%	93.8%
Permanent Impairment Only											
Number of Cases	1,005	1,043	812	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2,860
with Physician Benefits	972	1,010	774								2,756
with Hospital Benefits	471	476	498								1,445
with Other Medical Benefits	473	484	552								1,509
All Cases Reporting Medical Benefits	975	1,011	778								2,764
% of Disability Type Total	97.0%	96.9%	95.8%								96.6%
Wage Loss Only											
Number of Cases	12,031	11,450	11,188	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34,669
with Physician Benefits	11,971	11,356	10,978								34,305
with Hospital Benefits	10,408	9,837	9,455								29,700
with Other Medical Benefits	11,662	11,054	10,688								33,404
All Cases Reporting Medical Benefits	11,999	11,392	11,005								34,396
% of Disability Type Total	99.7%	99.5%	98.4%								99.2%
Wage Loss & Perm. Impairment											
Number of Cases	269	277	260	N/A	N/A	N/A	N/A	N/A	N/A	N/A	806
with Physician Benefits	269	276	260								805
with Hospital Benefits	247	264	235								746
with Other Medical Benefits	262	271	256								789
All Cases Reporting Medical Benefits	269	277	260								806
% of Disability Type Total	100.0%	100.0%	100.0%								100.0%
Impairment Income											
Number of Cases	N/A	N/A	N/A	21,400	21,607	22,596	23,558	21,767	19,210	11,519	141,657
with Physician Benefits				21,243	21,396	22,344	23,194	21,424	18,796	10,935	139,332
with Hospital Benefits				17,719	17,773	18,170	17,923	16,039	13,500	7,150	108,274
with Other Medical Benefits				19,707	19,789	20,692	21,493	19,825	17,206	9,731	128,443
All Cases Reporting Medical Benefits				21,303	21,455	22,421	23,273	21,469	18,856	10,979	139,756
% of Disability Type Total				99.5%	99.3%	99.2%	98.8%	98.6%	98.2%	95.3%	98.7%

Table 4.1

Total Lost-Time Cases Reporting Medical Benefits by Disability Type and Injury Year (1991-2000)

Disability Type	1991	1992	1993	1994	1995	1996	1997	1998*	1999*	2000*	1991-2000
Supplemental Income											
Number of Cases	N/A	N/A	N/A	81	67	54	43	44	64	40	393
with Physician Benefits				76	67	54	42	44	61	34	378
with Hospital Benefits				72	62	51	37	38	53	25	338
with Other Medical Benefits				76	66	53	42	41	61	30	369
All Cases Reporting Medical Benefits				76	67	54	42	44	63	35	381
% of Disability Type Total				93.8%	100.0%	100.0%	97.7%	100.0%	98.4%	87.5%	96.9%
Permanent Total											
Number of Cases	1,780	1,627	1,477	1,439	1,298	1,229	1,073	696	334	106	11,059
with Physician Benefits	1,776	1,621	1,468	1,433	1,293	1,219	1,057	681	325	87	10,960
with Hospital Benefits	1,684	1,532	1,384	1,354	1,215	1,143	970	615	284	66	10,247
with Other Medical Benefits	1,759	1,605	1,461	1,421	1,286	1,208	1,046	675	315	86	10,862
All Cases Reporting Medical Benefits	1,777	1,622	1,471	1,435	1,295	1,224	1,061	683	325	88	10,981
% of Disability Type Total	99.8%	99.7%	99.6%	99.7%	99.8%	99.6%	98.9%	98.1%	97.3%	83.0%	99.3%
Death											
Number of Cases	442	414	487	476	508	447	444	407	341	291	4,257
with Physician Benefits	243	215	256	223	227	200	168	166	139	63	1,900
with Hospital Benefits	200	184	218	195	192	170	139	128	114	53	1,593
with Other Medical Benefits	200	164	211	181	165	160	168	157	131	54	1,591
All Cases Reporting Medical Benefits	264	232	280	252	263	227	201	185	165	75	2,144
% of Disability Type Total	59.7%	56.0%	57.5%	52.9%	51.8%	50.8%	45.3%	45.5%	48.4%	25.8%	50.4%
Settled, No Indemnity Recorded											
Number of Cases	5,344	6,312	7,270	6,161	6,905	8,157	8,856	9,642	7,800	3,732	70,179
with Physician Benefits	1,343	1,657	1,979	1,694	1,849	2,189	2,540	2,523	2,032	744	18,550
with Hospital Benefits	570	774	925	787	793	934	996	1,004	843	303	7,929
with Other Medical Benefits	990	1,300	1,442	1,188	1,337	1,703	1,939	1,986	1,593	576	14,054
All Cases Reporting Medical Benefits	1,473	1,833	2,196	1,878	2,044	2,430	2,795	2,779	2,218	818	20,464
% of Disability Type Total	27.6%	29.0%	30.2%	30.5%	29.6%	29.8%	31.6%	28.8%	28.4%	21.9%	29.2%
Lost Time, No Indemnity Recorded											
Number of Cases	7,500	7,094	5,254	5,001	5,397	6,635	6,966	9,288	8,781	14,229	76,145
with Physician Benefits	236	99	62	60	124	50	22	16	42	65	776
with Hospital Benefits	92	49	37	23	54	22	11	11	19	29	347
with Other Medical Benefits	118	62	47	38	82	33	18	15	31	56	500
All Cases Reporting Medical Benefits	246	113	67	62	133	55	26	19	42	66	829
% of Disability Type Total	3.3%	1.6%	1.3%	1.2%	2.5%	0.8%	0.4%	0.2%	0.5%	0.5%	1.1%
Total											
Number of Cases	87,875	86,486	85,754	84,678	82,937	84,773	87,282	87,488	86,898	79,866	854,037
with Physician Benefits	73,179	71,582	70,291	70,251	67,575	67,451	68,809	66,043	67,195	55,180	677,556
with Hospital Benefits	48,504	47,147	47,368	48,115	46,665	46,037	45,305	42,175	41,551	31,394	444,261
with Other Medical Benefits	56,599	56,833	56,650	56,352	55,044	56,466	58,042	56,294	57,038	46,616	555,934
All Cases Reporting Medical Benefits	74,496	72,930	71,677	71,629	68,996	68,965	70,312	67,410	68,599	56,480	691,494
% of Total Cases	84.8%	84.3%	83.6%	84.6%	83.2%	81.4%	80.6%	77.1%	78.9%	70.7%	81.0%

*Preliminary reporting

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 4.2

Cumulative Medical Benefits by Disability Type and Injury Year (1991-2000)

Disability Type	1991	1992	1993	1994	1995	1996	1997	1998 *	1999 *	2000 *	1991-2000
Temporary Partial											
Number of Cases	1,934	2,784	4,154	5,347	6,870	8,538	10,582	10,376	11,389	11,017	72,991
Physician Benefits	\$2,680,847	\$3,658,122	\$4,651,050	\$4,536,331	\$5,386,255	\$6,782,302	\$8,016,999	\$7,984,630	\$9,373,974	\$8,425,260	\$61,495,770
Hospital Benefits	\$816,908	\$1,267,341	\$1,801,938	\$2,291,509	\$2,838,713	\$3,593,881	\$3,841,779	\$3,927,104	\$4,618,520	\$3,934,430	\$28,932,123
Other Medical Benefits	\$1,031,694	\$1,263,280	\$1,361,967	\$1,375,547	\$1,794,482	\$2,493,552	\$3,185,518	\$3,598,560	\$4,253,640	\$3,641,464	\$23,999,704
Total Medical Benefits	\$4,529,448	\$6,188,743	\$7,814,954	\$8,203,388	\$10,019,450	\$12,869,734	\$15,044,296	\$15,510,295	\$18,246,134	\$16,001,154	\$114,427,596
Temporary Total											
Number of Cases	57,570	55,485	54,852	44,773	40,285	37,117	35,760	35,268	38,979	38,932	439,021
Physician Benefits	\$127,934,320	\$134,418,539	\$131,738,870	\$74,620,840	\$67,842,389	\$67,836,561	\$70,336,919	\$76,936,874	\$87,757,836	\$71,676,727	\$911,099,875
Hospital Benefits	\$93,180,246	\$96,605,206	\$103,039,983	\$65,967,213	\$63,913,752	\$66,363,294	\$69,489,048	\$78,137,687	\$96,821,769	\$86,386,811	\$819,905,009
Other Medical Benefits	\$44,234,555	\$47,426,904	\$47,042,868	\$25,709,761	\$27,792,220	\$31,245,268	\$34,983,389	\$41,728,489	\$50,210,890	\$37,113,604	\$387,487,948
Total Medical Benefits	\$265,349,122	\$278,450,649	\$281,821,722	\$166,297,813	\$159,548,361	\$165,445,122	\$174,809,356	\$196,803,050	\$234,790,495	\$195,177,142	\$2,118,492,832
Permanent Impairment Only											
Number of Cases	1,005	1,043	812	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2,860
Physician Benefits	\$10,906,494	\$9,885,579	\$5,816,049								\$26,608,121
Hospital Benefits	\$3,058,754	\$3,002,520	\$3,713,124								\$9,774,398
Other Medical Benefits	\$1,683,996	\$1,852,958	\$1,781,514								\$5,318,468
Total Medical Benefits	\$15,649,244	\$14,741,057	\$11,310,687								\$41,700,988
Wage Loss Only											
Number of Cases	12,031	11,450	11,188	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34,669
Physician Benefits	\$124,380,933	\$112,108,533	\$98,390,509								\$334,879,975
Hospital Benefits	\$91,066,419	\$79,433,211	\$75,226,537								\$245,726,167
Other Medical Benefits	\$77,034,933	\$63,327,140	\$57,688,585								\$198,050,658
Total Medical Benefits	\$292,482,285	\$254,868,884	\$231,305,631								\$778,656,799
Wage Loss & Permanent Impairment											
Number of Cases	269	277	260	N/A	N/A	N/A	N/A	N/A	N/A	N/A	806
Physician Benefits	\$2,895,859	\$3,022,255	\$2,526,160								\$8,444,275
Hospital Benefits	\$3,260,972	\$3,720,330	\$2,567,771								\$9,549,074
Other Medical Benefits	\$2,948,427	\$2,667,574	\$2,191,748								\$7,807,749
Total Medical Benefits	\$9,105,259	\$9,410,159	\$7,285,679								\$25,801,097
Impairment Income											
Number of Cases	N/A	N/A	N/A		21,400	21,607	22,596	23,558	21,767	19,210	\$141,657
Physician Benefits					\$139,533,307	\$133,920,507	\$134,352,242	\$123,430,272	\$105,515,880	\$78,362,034	\$747,965,407
Hospital Benefits					\$122,065,073	\$120,633,193	\$120,921,165	\$110,529,453	\$97,999,516	\$71,673,283	\$671,152,702
Other Medical Benefits					\$69,198,584	\$71,177,854	\$75,566,403	\$70,271,578	\$62,494,461	\$41,355,857	\$404,814,155
Total Medical Benefits					\$330,796,964	\$325,731,554	\$330,839,811	\$304,231,302	\$266,009,857	\$191,391,174	\$1,823,932,265

Table 4.2

Cumulative Medical Benefits by Disability Type and Injury Year (1991-2000)

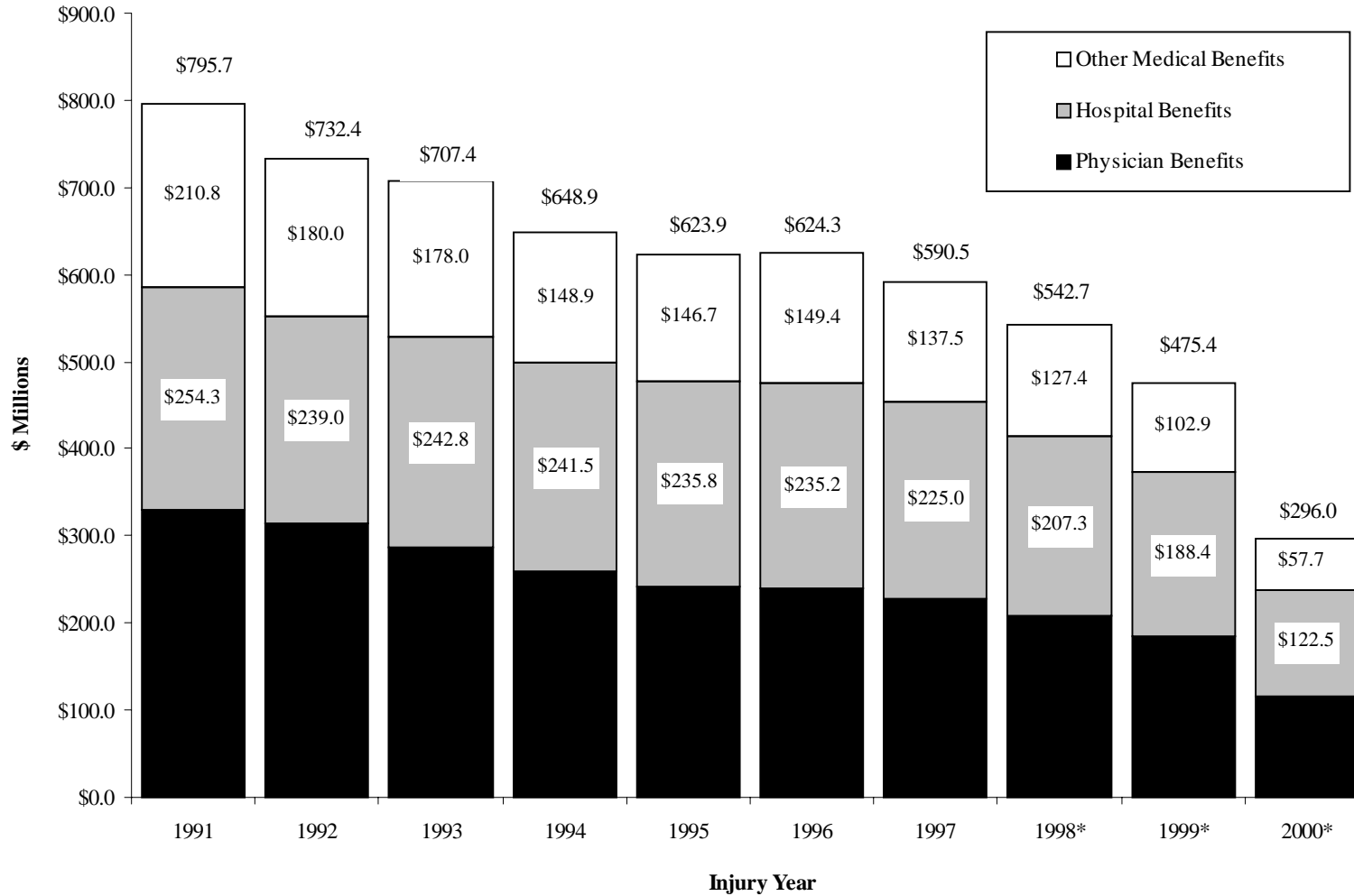
Disability Type	1991	1992	1993	1994	1995	1996	1997	1998	* 1999	* 2000	*1991-2000
Supplemental Income											
Number of Cases	N/A	N/A	N/A		81	67	54	43	44	64	393
Physician Benefits					\$1,489,958	\$980,197	\$738,766	\$930,677	\$395,817	\$379,086	5,046,200
Hospital Benefits					\$1,601,390	\$1,323,393	\$748,543	\$1,070,018	\$443,593	\$368,330	5,669,829
Other Medical Benefits					\$1,586,452	\$999,412	\$598,969	\$535,713	\$279,753	\$200,878	4,265,845
Total Medical Benefits					\$4,677,800	\$3,303,002	\$2,086,278	\$2,536,408	\$1,119,163	\$948,294	14,981,874
Permanent Total											
Number of Cases	1,780	1,627	1,477	1,439	1,298	1,229	1,073	696	334	106	11,059
Physician Benefits	\$51,529,863	\$43,094,649	\$36,145,670	\$34,002,613	\$28,693,287	\$24,974,482	\$20,642,327	\$13,026,401	\$5,071,797	\$1,753,925	\$258,935,015
Hospital Benefits	\$55,010,437	\$50,250,872	\$47,742,164	\$43,913,079	\$41,002,403	\$37,626,673	\$35,136,422	\$22,088,900	\$9,162,922	\$3,492,169	\$345,426,040
Other Medical Benefits	\$80,218,845	\$59,535,568	\$60,340,816	\$47,576,607	\$42,173,265	\$35,879,545	\$25,932,423	\$16,551,160	\$4,965,259	\$1,542,923	\$374,716,411
Total Medical Benefits	\$186,759,145	\$152,881,089	\$144,228,650	\$125,492,298	\$111,868,955	\$98,480,700	\$81,711,171	\$51,666,462	\$19,199,978	\$6,789,017	\$979,077,466
Death											
Number of Cases	442	414	487	476	508	447	444	407	341	291	4,257
Physician Benefits	\$5,700,245	\$1,657,244	\$2,843,258	\$1,563,500	\$1,583,766	\$1,910,193	\$1,412,716	\$950,322	\$611,747	\$151,310	\$18,384,301
Hospital Benefits	\$6,655,339	\$3,085,197	\$7,017,796	\$4,301,199	\$4,884,037	\$4,473,008	\$3,605,469	\$3,380,427	\$4,518,415	\$770,850	\$42,691,735
Other Medical Benefits	\$1,802,494	\$1,537,331	\$5,754,946	\$1,914,019	\$1,276,689	\$2,118,772	\$775,564	\$821,068	\$391,849	\$120,778	\$16,513,510
Total Medical Benefits	\$14,158,078	\$6,279,771	\$15,616,000	\$7,778,718	\$7,744,492	\$8,501,973	\$5,793,749	\$5,151,816	\$5,522,011	\$1,042,937	\$77,589,545
Settled, No Indemnity Recorded											
Number of Cases	5,344	6,312	7,270	6,161	6,905	8,157	8,856	9,642	7,800	3,732	70,179
Physician Benefits	\$4,331,093	\$5,528,921	\$4,407,482	\$2,697,330	\$2,830,809	\$3,104,292	\$3,247,349	\$3,160,994	\$2,444,025	\$693,558	\$32,445,853
Hospital Benefits	\$1,110,556	\$1,515,620	\$1,619,085	\$1,309,005	\$1,095,560	\$1,433,773	\$1,317,460	\$1,279,345	\$1,122,881	\$337,187	\$12,140,472
Other Medical Benefits	\$1,769,933	\$2,339,893	\$1,803,917	\$1,521,182	\$1,375,181	\$1,460,871	\$1,763,025	\$1,937,663	\$1,512,406	\$450,884	\$15,934,955
Total Medical Benefits	\$7,211,583	\$9,384,434	\$7,830,484	\$5,527,516	\$5,301,550	\$5,998,937	\$6,327,834	\$6,378,002	\$5,079,312	\$1,481,629	\$60,521,280
Lost Time, No Indemnity Recorded											
Number of Cases	7,500	7,094	5,254	5,001	5,397	6,635	6,966	9,288	8,781	14,229	76,145
Physician Benefits	\$291,901	\$109,950	\$71,485	\$54,532	\$141,818	\$43,810	\$30,138	\$27,821	\$89,815	\$85,675	\$946,946
Hospital Benefits	\$161,237	\$72,935	\$80,884	\$20,892	\$131,289	\$38,667	\$14,222	\$27,890	\$66,991	\$103,612	\$718,618
Other Medical Benefits	\$28,763	\$18,010	\$27,773	\$25,353	\$87,863	\$26,322	\$12,051	\$11,365	\$21,664	\$28,361	\$287,526
Total Medical Benefits	\$481,901	\$200,895	\$180,141	\$100,777	\$360,970	\$108,800	\$56,411	\$67,076	\$178,470	\$217,649	\$1,953,090
Total											
Number of Cases	87,875	86,486	85,754	84,678	82,937	84,773	87,282	87,488	86,898	79,866	854,037
Physician Benefits	\$330,651,555	\$313,483,791	\$286,590,533	\$258,498,411	\$241,379,027	\$239,742,649	\$228,047,396	\$207,998,739	\$184,090,314	\$115,769,321	\$2,406,251,737
Hospital Benefits	\$254,320,867	\$238,953,232	\$242,809,283	\$241,469,359	\$235,822,341	\$235,199,003	\$225,003,870	\$207,284,462	\$188,353,111	\$122,470,639	\$2,191,686,168
Other Medical Benefits	\$210,753,641	\$179,968,657	\$177,994,133	\$148,907,504	\$146,676,967	\$149,389,703	\$137,459,261	\$127,422,520	\$102,912,444	\$57,712,099	\$1,439,196,928
Total Medical Benefits	\$795,726,063	\$732,405,680	\$707,393,949	\$648,875,274	\$623,878,335	\$624,331,355	\$590,510,527	\$542,705,722	\$475,355,869	\$295,952,060	\$6,037,134,833

*Preliminary reporting

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Figure 4.1

Cumulative Medical Benefits by Injury Year (1991-2000)

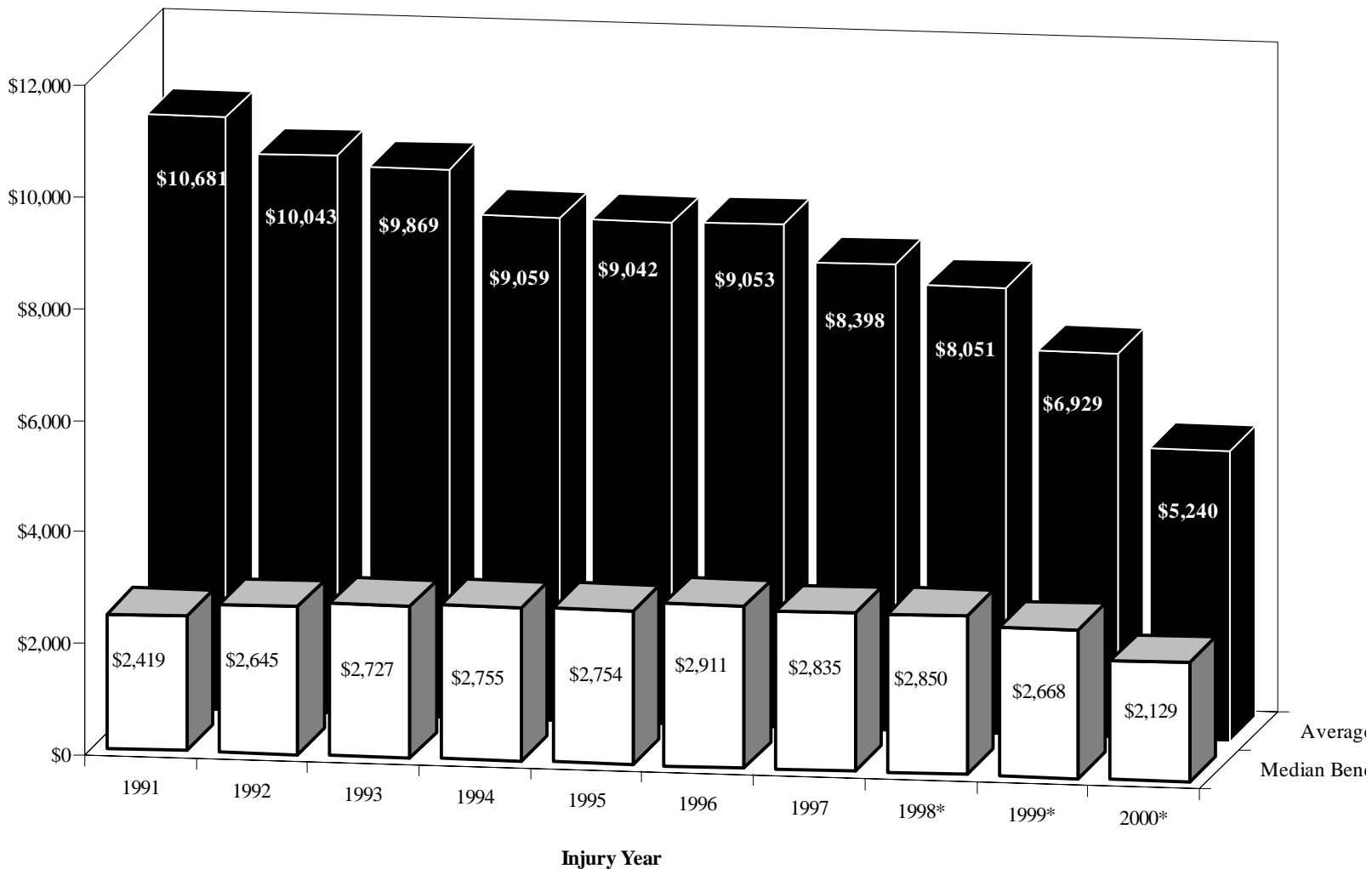


*Preliminary reporting

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Figure 4.2

Median and Average Cost of Medical Benefits by Injury Year (1991-2000)



*Preliminary reporting

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 4.3

Average and Median Medical Benefits by Disability Type and Injury Year (1991-2000)

Disability Type	1991	1992	1993	1994	1995	1996	1997	1998*	1999*	2000*	1991-2000
Temporary Partial											
Median Medical Benefits	\$800	\$819	\$813	\$743	\$707	\$740	\$748	\$797	\$881	\$942	\$805
Average Medical Benefits	\$2,403	\$2,307	\$2,102	\$1,703	\$1,579	\$1,629	\$1,545	\$1,618	\$1,727	\$1,646	\$1,709
Temporary Total											
Median Medical Benefits	\$1,363	\$1,619	\$1,854	\$1,405	\$1,465	\$1,689	\$1,865	\$2,086	\$2,321	\$2,218	\$1,742
Average Medical Benefits	\$4,772	\$5,179	\$5,430	\$3,978	\$4,267	\$4,774	\$5,269	\$6,029	\$6,457	\$5,625	\$5,142
Permanent Impairment Only											
Median Medical Benefits	\$7,346	\$8,267	\$7,233	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$7,747
Average Medical Benefits	\$16,051	\$14,581	\$14,538								\$15,087
Wage Loss Only											
Median Medical Benefits	\$15,266	\$14,528	\$13,334	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$14,390
Average Medical Benefits	\$24,376	\$22,373	\$21,018								\$22,638
Wage Loss & Permanent Impairment											
Median Medical Benefits	\$20,924	\$21,971	\$18,356	N/A	N/A	N/A	N/A	N/A	N/A	N/A	\$20,072
Average Medical Benefits	\$33,849	\$33,972	\$28,022								\$32,011
Impairment Income											
Median Medical Benefits	N/A	N/A	N/A	\$9,374	\$9,061	\$8,668	\$7,847	\$7,377	\$6,449	\$4,399	\$7,740
Average Medical Benefits				\$15,528	\$15,182	\$14,756	\$13,072	\$12,390	\$10,150	\$6,825	\$13,051
Supplemental Income											
Median Medical Benefits	N/A	N/A	N/A	\$45,102	\$40,400	\$30,560	\$24,766	\$18,811	\$11,152	\$5,291	\$21,431
Average Medical Benefits				\$61,550	\$49,299	\$38,635	\$60,391	\$25,436	\$15,052	\$8,884	\$39,323
Permanent Total											
Median Medical Benefits	\$60,275	\$53,675	\$53,808	\$48,264	\$46,076	\$45,383	\$38,478	\$33,757	\$20,274	\$13,675	\$48,069
Average Medical Benefits	\$105,098	\$94,255	\$98,048	\$87,451	\$86,385	\$80,458	\$77,013	\$75,646	\$59,077	\$77,148	\$89,161
Death											
Median Medical Benefits	\$6,875	\$5,987	\$3,742	\$4,440	\$3,341	\$4,830	\$5,302	\$5,484	\$4,355	\$4,015	\$4,703
Average Medical Benefits	\$53,629	\$27,068	\$55,771	\$30,868	\$29,447	\$37,454	\$28,825	\$27,848	\$33,467	\$13,906	\$36,189
Settled, No Indemnity Recorded											
Median Medical Benefits	\$2,132	\$2,109	\$1,487	\$1,134	\$1,134	\$1,126	\$1,066	\$1,113	\$1,191	\$909	\$1,231
Average Medical Benefits	\$4,896	\$5,120	\$3,566	\$2,943	\$2,594	\$2,469	\$2,264	\$2,295	\$2,290	\$1,811	\$2,957
Lost Time, No Indemnity Recorded											
Median Medical Benefits	\$548	\$563	\$854	\$719	\$595	\$445	\$637	\$3,636	\$2,599	\$1,457	\$702
Average Medical Benefits	\$1,959	\$1,778	\$2,689	\$1,625	\$2,714	\$1,978	\$2,170	\$3,530	\$4,249	\$3,298	\$2,356
Total											
Median Medical Benefits	\$2,419	\$2,645	\$2,727	\$2,755	\$2,754	\$2,911	\$2,835	\$2,850	\$2,668	\$2,129	\$2,655
Average Medical Benefits	\$10,681	\$10,043	\$9,869	\$9,059	\$9,042	\$9,053	\$8,398	\$8,051	\$6,929	\$5,240	\$8,731

*Preliminary reporting

Source: Division of Workers' Compensation Integrated Database, data reported as of June 30, 2001

Table 4.4

Medical Benefits by Injured Body Part and Injury Year (1991-2000)

Injured Body Part	1991	1992	1993	1994	1995	1996	1997	1998*	1999*	2000*	1991-2000
Multiple Body Parts											
Cases with Medical Benefits	14,656	14,867	13,890	13,608	12,654	12,224	12,283	11,361	10,713	7,805	124,061
Total Payments	\$245,825,975	\$213,496,612	\$214,148,767	\$188,053,713	\$174,711,867	\$166,950,135	\$152,241,573	\$137,645,697	\$107,322,729	\$59,014,908	\$1,659,411,975
Median Payment	\$4,161	\$4,346	\$4,207	\$3,947	\$3,918	\$3,949	\$3,775	\$3,838	\$3,605	\$2,800	\$3,868
Average Payment	\$16,773	\$14,360	\$15,417	\$13,819	\$13,807	\$13,658	\$12,394	\$12,116	\$10,018	\$7,561	\$13,376
Lower Extremities											
Cases with Medical Benefits	17,263	16,558	16,141	16,185	15,525	15,878	16,284	15,487	15,593	12,313	157,227
Total Payments	\$159,976,766	\$150,293,385	\$142,058,774	\$138,413,836	\$132,445,894	\$132,434,874	\$133,492,435	\$122,116,850	\$108,630,286	\$66,950,219	\$1,286,813,319
Median Payment	\$1,649	\$1,867	\$2,120	\$2,390	\$2,374	\$2,491	\$2,569	\$2,538	\$2,312	\$1,951	\$2,216
Average Payment	\$9,267	\$9,077	\$8,801	\$8,552	\$8,531	\$8,341	\$8,198	\$7,885	\$6,967	\$5,437	\$8,184
Back Injury											
Cases with Medical Benefits	19,727	18,884	17,100	16,627	15,542	14,806	14,309	12,736	12,229	9,220	151,180
Total Payments	\$209,461,211	\$187,159,238	\$152,455,265	\$134,039,931	\$125,400,936	\$125,804,087	\$105,528,234	\$88,981,983	\$69,618,005	\$34,740,150	\$1,233,189,041
Median Payment	\$2,304	\$2,421	\$2,355	\$2,209	\$2,148	\$2,327	\$2,301	\$2,281	\$2,142	\$1,775	\$2,227
Average Payment	\$10,618	\$9,911	\$8,916	\$8,062	\$8,069	\$8,497	\$7,375	\$6,987	\$5,693	\$3,768	\$8,157
Upper Extremities											
Cases with Medical Benefits	16,043	15,519	16,466	17,216	17,227	17,588	18,026	16,954	17,149	13,324	165,512
Total Payments	\$109,837,790	\$102,609,853	\$118,598,859	\$117,377,649	\$115,547,771	\$122,980,016	\$123,050,128	\$113,756,215	\$100,654,969	\$61,224,125	\$1,085,637,375
Median Payment	\$1,617	\$1,981	\$2,283	\$2,464	\$2,510	\$2,744	\$2,687	\$2,851	\$2,500	\$2,024	\$2,367
Average Payment	\$6,846	\$6,612	\$7,203	\$6,818	\$6,707	\$6,992	\$6,826	\$6,710	\$5,869	\$4,595	\$6,559
Trunk											
Cases with Medical Benefits	3,637	3,754	4,811	4,539	4,494	4,559	4,695	4,563	4,524	3,456	43,032
Total Payments	\$26,645,681	\$27,899,665	\$35,782,219	\$30,045,840	\$31,034,918	\$33,175,079	\$31,203,274	\$29,232,350	\$25,130,783	\$17,217,421	\$287,367,230
Median Payment	\$3,056	\$3,199	\$3,145	\$3,390	\$3,463	\$3,381	\$3,252	\$3,112	\$3,142	\$2,791	\$3,204
Average Payment	\$7,326	\$7,432	\$7,438	\$6,619	\$6,906	\$7,277	\$6,646	\$6,406	\$5,555	\$4,982	\$6,678
Head											
Cases with Medical Benefits	2,142	2,154	2,084	2,162	2,279	2,192	2,295	2,143	2,096	1,599	21,146
Total Payments	\$28,311,840	\$32,881,511	\$23,437,297	\$25,672,903	\$28,536,338	\$22,934,340	\$23,596,683	\$19,202,295	\$18,602,010	\$11,277,524	\$234,452,742
Median Payment	\$2,172	\$2,242	\$2,025	\$2,389	\$2,447	\$2,807	\$2,571	\$2,580	\$2,527	\$2,204	\$2,411
Average Payment	\$13,217	\$15,265	\$11,246	\$11,875	\$12,521	\$10,463	\$10,282	\$8,960	\$8,875	\$7,053	\$11,087
Neck											
Cases with Medical Benefits	267	355	1,065	1,115	988	991	946	922	902	681	8,232
Total Payments	\$5,616,002	\$5,701,226	\$17,415,868	\$12,596,591	\$10,117,077	\$11,787,225	\$8,702,029	\$9,569,064	\$7,612,127	\$3,187,582	\$92,304,791
Median Payment	\$5,915	\$6,186	\$3,243	\$3,105	\$3,092	\$3,401	\$3,096	\$3,444	\$3,130	\$2,296	\$3,211
Average Payment	\$21,034	\$16,060	\$16,353	\$11,297	\$10,240	\$11,894	\$9,199	\$10,379	\$8,439	\$4,681	\$11,213
Missing Data											
Cases with Medical Benefits	761	839	120	177	287	727	1,474	3,244	5,393	8,082	21,104
Total Payments	\$10,050,799	\$12,364,189	\$3,496,899	\$2,674,811	\$6,083,534	\$8,265,599	\$12,696,172	\$22,201,267	\$37,784,960	\$42,340,130	\$157,958,360
Median Payment	\$4,000	\$3,180	\$13,515	\$8,666	\$8,359	\$4,984	\$3,801	\$2,714	\$3,148	\$2,243	\$2,855
Average Payment	\$13,207	\$14,737	\$29,141	\$15,112	\$21,197	\$11,369	\$8,613	\$6,844	\$7,006	\$5,239	\$7,485
Total											
Cases with Medical Benefits	74,496	72,930	71,677	71,629	68,996	68,965	70,312	67,410	68,599	56,480	691,494
Total Payments	\$795,726,063	\$732,405,680	\$707,393,949	\$648,875,274	\$623,878,335	\$624,331,355	\$590,510,527	\$542,705,722	\$475,355,869	\$295,952,060	\$6,037,134,833
Median Payment	\$2,419	\$2,645	\$2,727	\$2,755	\$2,754	\$2,911	\$2,835	\$2,850	\$2,668	\$2,129	\$2,655
Average Payment	\$10,681	\$10,043	\$9,869	\$9,059	\$9,042	\$9,053	\$8,398	\$8,051	\$6,929	\$5,240	\$8,731

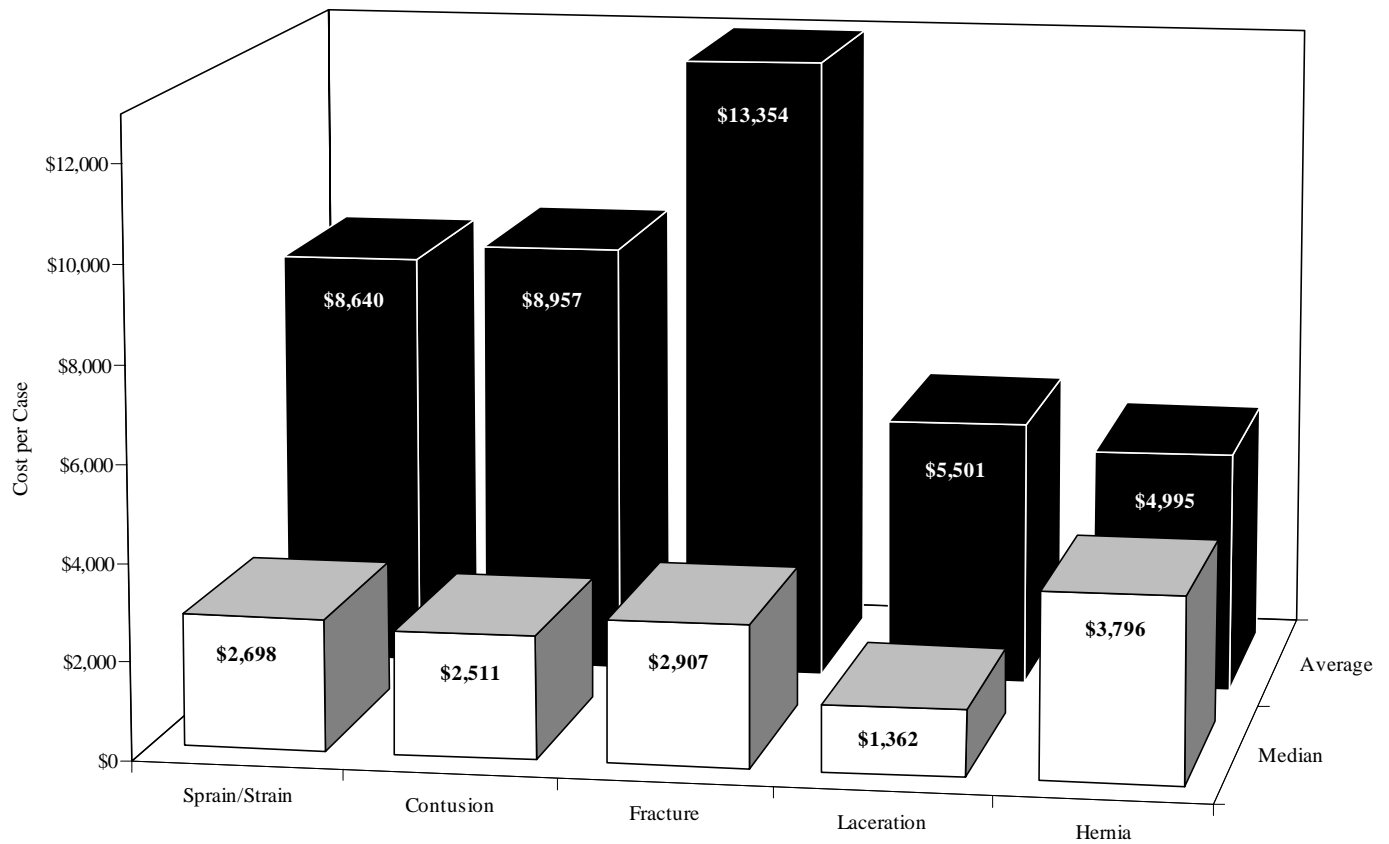
* Preliminary reporting

NOTE: Case counts are not comparable to Table 4.1 because records with missing medical benefits or medical benefits = 0 are excluded from the calculation of averages and medians.

Source: Division of Workers' Compensation Integrated Database, data received as of June 30, 2001

Figure 4.3

**The Five Leading Injuries for 1991-1997:
Median and Average Medical Cost per Case**



Note: "Other Leading Injuries" comprises nine different injury types: angina pectoris, asphyxiation, enucleation, foreign body, freezing, inflammation, rupture, severance, and vascular loss.

Source: Division of Workers' Compensation Integrated Database, data received as of June 30, 2001