

New Research on Whiplash and Chiropractic

In December 2003, The Insurance Research Council (IRC) released a study reviewing auto injury insurance claims. The study looked at countrywide patterns in treatment, cost, and compensation. The closed claim study updates IRC's ongoing research on injuries in auto accidents based on a sample of more than 70,000 auto injury claims paid by major auto insurers countrywide. The report explored auto injury claim patterns under each of the five principal private passenger auto insurance coverages, comparing 2002 data to results from similar studies conducted in 1997, 1992, 1987, and 1977. The study examined trends in injury claim patterns including characteristics of the accidents and those injured, medical treatment, losses and payments, the claim settlement process, and the impact of attorney involvement.

With respect to all automobile claimants in BI states, for all providers seen, regardless of specialty:

- 53% of all claimants have X-rays taken during their claim.
- 15% of claimants have an MRI performed.
- 7% of claimants have a CT scan performed.
- 4% of claimants have an EMG performed.
- 1% of claimants have muscle strength testing.
- 66% of all claims involve cervical strains/sprains.
- 56% of all claims involve back strains/strains.
- 10% of all claims involve shoulder injuries.

When looking at data specific to the chiropractic profession:

- 33% of all claimants will see chiropractors, up one percentage point from 1999.
- 41% of claimants with strain/sprain-only injuries will see chiropractors in BI states.
- In a BI state, the average chiropractor sees a claimant for 23 visits; those in a PIP state see a claimant for 26 visits, on average.
- The average charge per visit is \$130 in BI states and \$167 in PIP states.
- The average total charge for providing treatment in BI states is \$2,509; in PIP states, the average total charge is \$3,239.

These findings are helpful in evaluating where your clients injuries and management fit with regard to the "typical" injured patient. For example, when confronted with the "over treatment" argument by the carrier you can point out that national averages show that most patients are seen for 26 visits and receive an average of \$3,329 of treatment. Since these figures represent averages, this means that many people are seen significantly more frequently and at a significantly greater cost.

If you are confronted with the typical "It was only chiropractic care..." you should point out that over 41% of



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this country's strains and sprains from motor vehicle injuries are treated by chiropractors. Furthermore, the study reports that the number of chiropractic treatments are less than those of other providers, usually between one and three visits less on average.

What about the argument that there is no research to support a lumbar injury from a motor vehicle crash? Well, the insurance industry data reports that 56% of claimants have lower back pain. This is second only to neck sprains/strains which occur 10% more frequently.

This new data will help you evaluate how your client's injuries and management compare with the averages around the country. Adjustments for regional fees, injury mechanism, client past medical history and co-morbidity could be used to explain higher or lower bills or management variables.

Insurance Research Council. Auto injury insurance claims: countrywide patterns in treatment, cost, and compensation. For more information, contact the IRC at P.O. Box 3025, Malvern, PA 19355, or visit www.ircweb.org

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