

Overview of the 2019 NCCI Medical Data Report

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LABOR & INDUSTRY

“Medical Benefits resulting from a work-related injury or disease are the leading cost drivers for workers compensation claims on a countrywide basis”(NCCI)

- **Medical accounts for 68% of total benefit costs in Montana**
- **The average cost of medical per lost-time claim in Montana is \$35,000**
- **59% of medical is paid during the first five years from the accident**

Chart 4: Distribution of Medical Payments

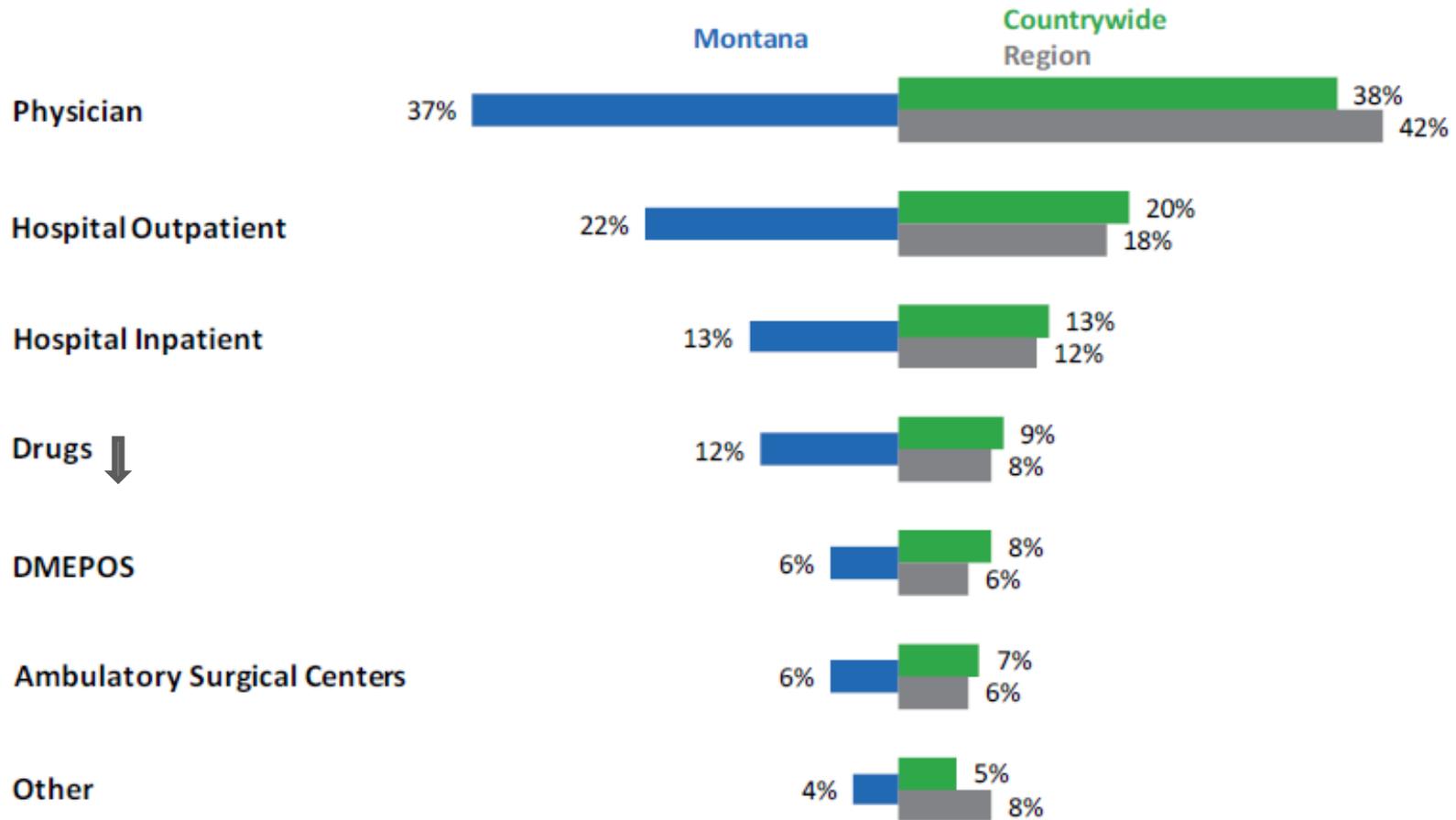
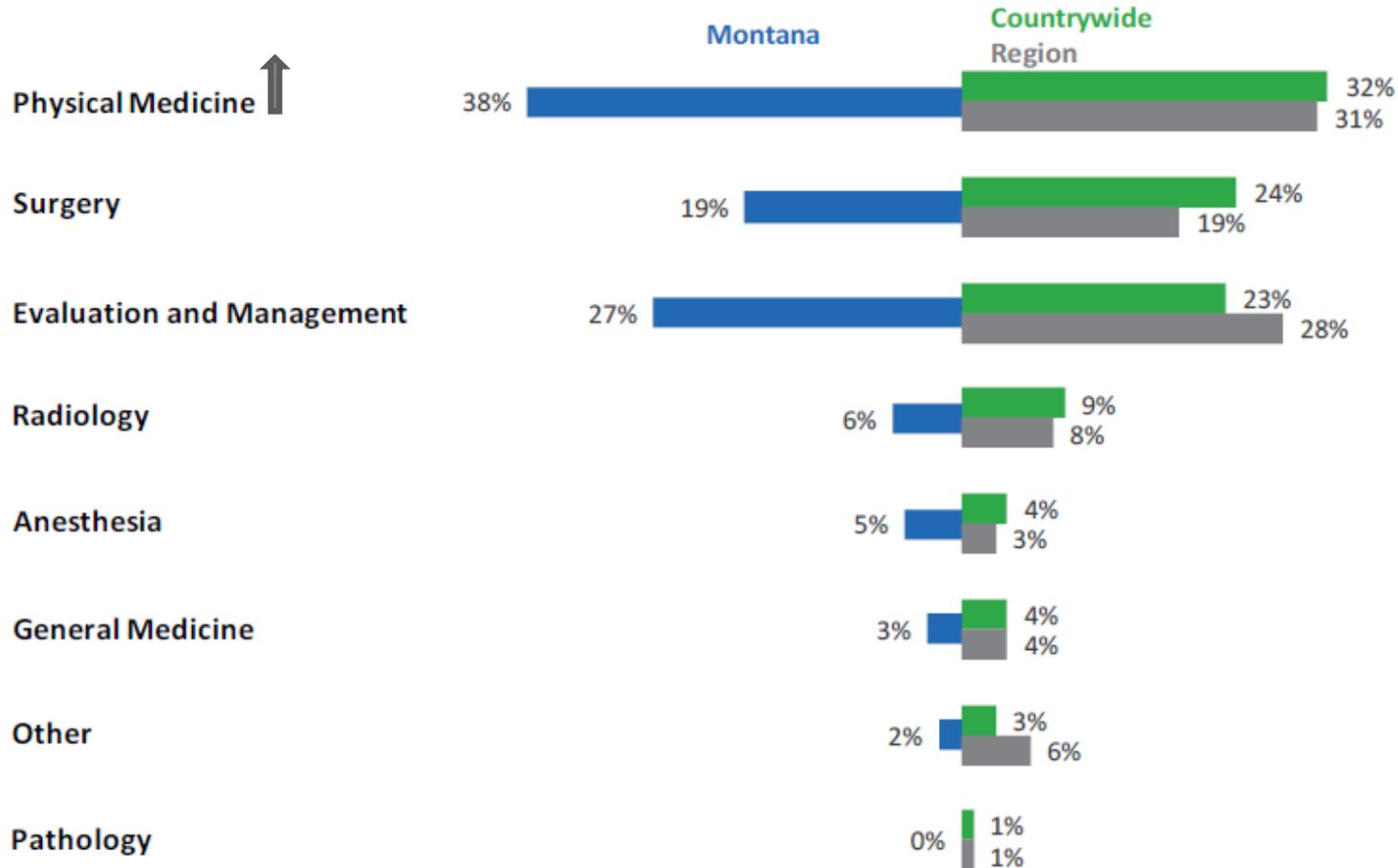


Chart 6: Distribution of Physician Payments



NCCI conducted a review of physician costs in work comp compared to group health

- Work comp physician costs are 77% higher than group health in general
- The difference in costs is due to both prices and utilization of services
- Physical medicine services in work comp are almost three times the costs of physical medicine services in group health, largely due to the number of services provided
 - i.e. physical therapy, occupational therapy, and chiropractic care

(Lipton, B. [Channel NCCI]. (2019, May 23). *Work Comp vs. Group Health – The Price We Pay*)

Payments for:

- **anesthesia in Montana in line with the region and countrywide (cw)**
- **surgery and radiology quite a bit lower than the region and cw**
 - almost two months until major surgery in Montana vs a little over a month
- **Physical and general medicine and evaluation and management slightly higher than the region and cw**

Chart 29: Top 10 DRG by Amount Paid for Hospital Inpatient Services

Diagnosis Group	Paid Share	Median Amount Paid per Stay		
		Montana	Region	Countrywide
Lumbar spine degeneration	11.3%	\$33,493	\$34,890	\$32,178
Intracranial injury	6.1%	\$27,568	\$24,047	\$22,176
Knee degenerative/overuse injuries	5.7%	\$16,952	\$20,325	\$18,679
Complication from surgical device	5.7%	\$22,666	\$24,659	\$21,173
Lumbosacral intervertebral disc disorders	4.2%	\$32,717	\$24,932	\$26,965
Hip/pelvis fracture/major trauma	3.8%	\$14,545	\$21,282	\$19,779
Fracture of rib(s), sternum and thoracic spine	3.1%	\$12,752	\$17,531	\$16,916
Other and unspecified osteoarthritis	2.8%	\$20,319	\$24,445	\$20,243
Fracture of lower leg, including ankle	2.7%	\$15,602	\$20,342	\$19,973
Other sepsis	2.4%	\$15,263	\$17,355	\$16,860

Source: NCCI's Medical Data Call for Service Years 2017 and 2018.

Chart 38: Top 10 Diagnosis by Amount Paid for Hospital Outpatient Services

Diagnosis Group	Paid Share	Median Amount Paid Per Visit		
		Montana	Region	Countrywide
Minor shoulder injury	5.6%	\$195	\$161	\$197
Minor hand/wrist injuries	4.9%	\$307	\$287	\$331
Intracranial injury	4.2%	\$225	\$302	\$338
Rotator cuff tear	4.1%	\$187	\$163	\$212
Low back pain	3.7%	\$193	\$175	\$213
Minor knee injury	3.1%	\$225	\$174	\$220
Hand/wrist fracture	2.9%	\$212	\$207	\$283
Lumbosacral intervertebral disc disorders	2.9%	\$343	\$245	\$327
Lumbar radiculopathy/sciatica	2.5%	\$205	\$189	\$254
Lumbar spine degeneration	2.5%	\$343	\$362	\$391

Chart 49: Top 10 Diagnosis by Amount Paid for ASC Services

Diagnosis Group	Paid Share	Median Amount Paid per Visit		
		Montana	Region	Countrywide
Rotator cuff tear	12.2%	\$5,987	\$7,172	\$9,375
Minor shoulder injury	5.9%	\$5,940	\$3,409	\$4,336
Lumbar spine degeneration	5.3%	\$1,099	\$1,320	\$1,732
Knee internal derangement - meniscus injury	5.1%	\$2,796	\$3,354	\$3,938
Hand/wrist fracture	3.9%	\$2,927	\$3,693	\$4,698
Lumbosacral intervertebral disc disorders	3.7%	\$582	\$1,149	\$1,320
Knee internal derangement - cruciate ligament tear	3.6%	\$5,987	\$7,190	\$8,763
Other and unspecified osteoarthritis	3.3%	\$5,987	\$6,915	\$8,557
Other specific joint derangements	3.1%	\$5,987	\$4,250	\$5,885
Lumbar radiculopathy/sciatica	3.0%	\$733	\$880	\$1,247

Source: 2019 NCCI Medical data call