

Dynamic Chiropractic

Used in study	Number of claims
34 Insurance carriers	46,694
61 Carriers	61,934
Consumer survey	5,500
40 Insurance carriers	87,193

WHIPLASH / NECK PAIN

How Have Chiropractors Fared in Recent Years with Whiplash Cases?

Chiropractors have been actively treating whiplash soft tissue injuries for decades. This article explores how the chiropractic profession has fared in recent years compared to medical doctors and physical therapists. The comparisons illustrate the percentage of claimants seeing the various providers in five-year time increments. It also shows that the chiropractic profession continues to have an upward growth trend, whereas the number of claimants seeing MDs and PTs has declined or grown little in recent years.

Knowing the status of the profession can be useful, particularly when determining what fees to charge for services. That knowledge is also useful when responding to a doctor who has reviewed your file and determined treatment necessity, or during a deposition/trial in which the defense expert opines as to the reasonableness of treatment given by a chiropractor in a whiplash case.

This paper reviews data published by the Insurance Research Council (IRC), an independent nonprofit research organization whose funding is obtained from insurance carriers in America. The IRC's staff collected auto injury claim information from the larger insurance carriers in the United States and from one consumer survey. (See Table 1 for the number of claims that were evaluated). The IRC evaluates claim data from all 50 states. Four of their publications have looked at the chiropractic, physical therapy, and medical professions.

Table 1. Number of insurance carriers and claims evaluated in each of the IRC publications

Number of Carriers used in study	Number of claims evaluated
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Table 2 shows that in auto injury cases, nearly 42% of all claimants went to an emergency room in 1997, down 21% from 1987. There was a 30% decline in the number of claimants seeing general practitioners or internists. Physical therapists have had a 50% increase in the number of cases in the past 10 years. However, the majority of that gain occurred before 1992, with only a 5% gain seen in the past five years. Chiropractors have had a 40% gain over the past 10 years - the largest gain seen for any type of provider.

Table 2. Percentage of auto-injury claimants seeing providers in five-year increments. Data adapted from All-Industry Research Advisory Council. *Compensation for Automobile Injuries in the United States, 1989*, Oak Brook, Illinois; Insurance Research Council. *Auto Injuries: Claiming Behavior and its Impact on Insurance Costs, 1994*, Oak Brook, Illinois; *Injuries in Auto Accidents: An Analysis of Auto Insurance Claims, 1999*, Malvern, Pennsylvania.

Type of provider seen for auto injuries	% 1987	% 1992	% 1997
Emergency room physician	53	52	42
General Practitioner/Internist	56	56	39
Chiropractor	20	27	32
Physical therapist	14	20	21
Orthopedist	*	*	13
Neurologist	*	*	6
Osteopath	*	*	2
Alternative provider	*	*	2

* Data not included in year of publication

Nordhoff and Banerjee⁵ found in their analysis of 300 chiropractors, who were surveyed about their practice perceptions, that the median total number of office visits for an uncomplicated case was 21 visits, compared to 28 visits for the more complicated case. This data is consistent with that published in the IRC literature. In the 1999 IRC publication,⁴ claim data from 1997 was analyzed for the average number of office visits by a type of provider. When looking at the chiropractic profession, the IRC found that in bodily injury cases the:

- 25th percentile DC will average 11 visits;
- 50th percentile DC will average 20 visits;
- 75th percentile DC will average 32 visits.

How much does the average DC charge in the U.S. for a diagnosis of automobile crash injuries? With the average claimant visiting a chiropractor 24 times for an average cost of \$2,235 in 1997,⁴ it is possible to calculate a rough estimate of the cost for a typical visit after deducting for the expenses for an initial examination, diagnostic procedures, and re-examinations. The average \$2,235 payment per claimant includes all diagnostic and treatment costs. If the \$400 for nontreatment expenses is deducted from \$2,235 and the remaining \$1,835 is divided by 24 visits, the average fee would be about \$76 per visit. When contrasting the combined MD/PT profile, which is the equivalent in most cases to the DC who manages a claimant alone for soft tissue injuries, the

average payment for the MD/PT case is between \$1,853 and \$2,521. These figures do not account for cases that MDs did not refer to PTs. Based on these numbers, there is not a significant difference between the sole DC and the MD/PT management costs. It is important for the reader to not adopt these as an absolute guideline for any provider. The IRC figures are averages, and a median would be more accurate. In addition, the average does not account for injury severity or any complicating factors in claimants.

This review of IRC data clearly shows that the chiropractic profession continues to have substantial growth in the personal injury field, whereas the number of claimants seeing MD/PT providers have declined or stagnated. In states that have bodily injury coverage, the IRC found that 33 percent of the total aggregate payment to all providers by the carriers was to chiropractors.⁴

With these optimistic figures, my only caution is this: The chiropractic profession is going to undergo more scrutiny in the future, as the IRC data is reviewed by all of the leading insurance carriers. For the profession to continue to prosper, it is important that chiropractors continue to focus on getting good results, obtaining excellent patient satisfaction, keeping costs competitive, and maintaining good management ethics.

References:

1. All-Industry Research Advisory Council. *Compensation for Automobile Injuries in the United States*, 1989, Oak Brook, Illinois.
2. Insurance Research Council. *Auto Injuries: Claiming Behavior and its Impact on Insurance Costs*, 1994, Oak Brook, Illinois.
3. Insurance Research Council. *Paying for Auto Injuries: A Consumer Panel Survey of Auto Accident Victims*, 1994, Oak Brook, Illinois.
4. *Injuries in Auto Accidents: An Analysis of Auto Insurance Claims*, 1999, Malvern, Pennsylvania.
5. Nordhoff LS and Banerjee R. Chiropractic Perception of Treatment Frequencies, Duration, and Therapy Types: A Survey of Whiplash Treatment. Pending publication.

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