

Whiplash Update: New Research About Chiropractic Utilization in America

It is important for the chiropractic profession to stay current with claim behavior in the United States, including treatment costs, number of office visits, types of injuries, and use of diagnostic procedures. This is particularly true with respect to motor vehicle collision injuries. This information lets doctors of chiropractic evaluate their practice profiles and determine how national figures apply to their practices.

Fortunately, the Insurance Research Council (IRC), in a December 2003 document,¹ provided one of the best resources for chiropractors to evaluate their practices relative to a large database of health care providers. The IRC analyzed more than 72,000 automobile accident claims in 2002 from 32 large insurance carriers in America, and provided data for DCs in bodily injury (BI) states, personal injury protection (PIP) states (no fault), and uninsured motorist (UM) states. Although the figures listed below represent average values, and the monetary values do not take into account case complexity or specific diagnosis, the overall patterns provide useful information.

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.

What does this information tell the chiropractic profession? First, evaluating data from prior studies shows that DCs continue to have a healthy growth pattern. Second, approximately one-half of patients are having X-rays to determine injuries. Thus, DCs do not need to X-ray every patient who has been in a car crash. Third, although the costs of providing care have increased, as for other types of health care providers, DCs are treating patients one to three fewer visits, on average, than was reported in 1999. Overall, injury patterns and treatment averages are similar to past years.

Reference

1. 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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