

Cost of Musculoskeletal Injuries on the Job

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As the US Congress attempts to deal with the growing issue of health care reform, various special interest groups are attempting to exert their influence. The health care industry is battling reform claiming disruption of services and long waits for patients in need. The insurance industry is warning that costs will rise for the middle income segment of the population. Business leaders express their concern over the impact that rising health care costs will have on the American economy. While no one really knows what to expect, one thing is clear: The health care system that we have seen for the past several decades is rapidly becoming a thing of the past.

As discussion continues, industry is faced with the challenge of rising costs for health care. Some estimates place these costs as second only to payroll. In 1965, total US spending on medical care was estimated at \$42 billion. Today, costs exceed one trillion. To put these costs in perspective, General Motors Corp., claims that their largest single supplier is not a steel company, but rather Blue Cross/Blue Shield.

While injury rates do not appear to be rising, the costs related to injuries, particularly disability costs, have sky-rocketed in the past decade. Low back pain alone accounts for 16 percent of all workers' compensation claims but 33 percent of all WC costs. According to recent studies the mean cost per case for low back injuries is \$8,321 (1989). In 1986 the costs were \$6,807 per case (a 123 percent increase in only three years).⁴ Total expenditures for back pain in the US are estimated to be in excess of \$50 billion annually.^{1,2} Costs for cumulative trauma disorders, not including back pain vary. The National Council on Compensation Insurance reported that the average cumulative injury claim cost for 1989 was \$24,158.³ A recent more realistic study demonstrates that the mean cost per case for CTDs is actually \$8,070 (1989).⁵

It is interesting to note that while the mean cost per case for back pain in 1989 was reported to be \$8,321, the median cost per case was only \$396.⁵ This points to the fact that there is an extreme variation in the costs for back problems. For the vast majority of cases there is minimal cost involved: a few however are extremely costly. It is generally agreed that some five percent of those injured account for nearly 90 percent of the total costs. Any efforts to reduce the costs of back pain must take a serious look at the reasons for this discrepancy.

As the health care system struggles to overcome abuse, overutilization, and waste, more attention will be directed at the cost-effectiveness of various diagnostic and therapeutic procedures. As we approach the second century of chiropractic the case for chiropractic treatment of many musculoskeletal conditions is mounting. Much of the literature demonstrates that chiropractic is a cost-effective method for treating back and neck pain. Comparison studies suggest that for the most part, chiropractic treatment is less costly than traditional approaches, and appears to allow injured workers to return to work earlier than comparison treatments. While caution should be used in interpreting the

available literature, chiropractic treatment appears to offer some significant advantages in any cost containment efforts. One thing appears to be certain: The available literature discourages treatment methods that deactivate the patient and favors methods that focus on functional recovery.

References

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