

Table 5e. Average temporary disability days and claim costs for accepted disabling claims by nature of injury or disease - upper extremities, Oregon, 2008

Nature of injury or disease	Claims resolved	Median temporary disability days paid	Mean temporary disability days paid	Average claim costs	Medical costs paid	Indemnity	Temporary disability dollars paid	PPD	CDA	DCS	Vocational assistance
Total	5,040	16	53	\$13,890	\$6,230	\$7,660	\$3,360	\$2,580	\$1,380	\$190	\$140
Traumatic injuries (0*)	3,724	16	40	11,150	5,520	5,630	2,400	2,050	950	150	80
Trauma to bones, nerves, spinal cord (01*)	631	16	46	12,970	6,990	5,980	2,520	2,450	780	140	90
Sprains, strains (02*)	817	16	56	12,900	5,380	7,520	3,640	2,180	1,230	270	200
Open wounds (03*)	1,101	16	24	7,900	4,390	3,510	1,380	1,490	590	30	20
Surface wounds and bruises (04*)	275	16	25	4,630	2,130	2,490	1,410	460	450	170	0
Burns (05*)	114	16	16	3,790	2,730	1,060	950	100	10	10	0
Multiple traumatic injuries (08*)	708	16	49	16,030	7,610	8,410	3,030	3,370	1,710	220	80
Other/unknown traumatic injuries	78	16	44	12,300	6,840	5,460	2,790	1,970	500	50	150
Systemic diseases and disorders (1*)	1,065	43	81	18,200	6,800	11,400	5,530	3,040	2,300	300	220
Nervous system, sense organ diseases (12*)	339	51	80	19,860	8,000	11,860	5,840	3,340	2,420	190	70
Musculoskeletal, connective tissue diseases (17*)	591	31	74	14,920	5,380	9,540	4,810	2,380	1,800	260	300
Diseases of the skin, subcutaneous tissue (18*)	51	16	36	10,610	3,570	7,040	2,650	2,220	1,500	50	630
Other/unknown systemic diseases and disorders	84	82	154	40,170	14,910	25,260	11,190	7,010	5,830	1,200	20
Multiple injuries, diseases and conditions (7,8,9)	248	63	129	37,800	15,730	22,060	8,490	8,570	3,970	390	640
Other/unknown diseases or conditions	3	62	62	\$8,980	\$4,840	\$4,140	\$2,690	\$1,440	\$0	\$0	\$0

Accepted disabling claims are claims, accepted by insurers, arising from occupational injuries or diseases that entitle workers to compensation for disability or death.

Claims are reported by the year of claim resolution, which is the year of latest claim closure or claim disposition agreement. Fatality and permanent total disability claims and their associated costs are excluded.

Nature of injury and body part injured are classified according to the Bureau of Labor Statistics' Occupational Injury and Illness Classification System (OIICS).

Claim cost figures have been rounded, thus component averages may not sum to composite averages. In addition, due to the estimation process, conclusions should not be drawn for rows with a small number of claims.

Average costs for the indemnity components are computed over all accepted disabling claims. The temporary disability days and dollars include estimates of temporary disability for claims with claim disposition agreements prior to claim closure. Insurers do not report this data to the department. Worker or employer reimbursements from the Workers' Benefit Fund are not included.

Indemnity costs incurred after claim closure that were paid through mid-May 2009 are included in this table. This primarily includes permanent partial disability modified by dispute resolution, disputed claim settlements, and vocational assistance costs. These costs after closure will increase over time.

Medical costs are reported at the time of claim closure for approximately 88 percent of claims. The average medical costs of claims without data (12 percent of claims) are assumed to be the same as those with reported data. Medical costs after claim resolution, which are often substantial, are not included in this report.

PPD = Permanent partial disability; CDA = Claim disposition agreement; DCS = Disputed claim settlement.

Data in this table will change. The claim counts will change as claims are reopened and resolved. Also, as mentioned above, post-closure costs will increase over time. However, if past trends continue it is anticipated that the average temporary disability costs and temporary disability days for the most recent year will decline as claims are reopened and then closed in future years.

Source: Information Management Division, Oregon Department of Consumer and Business Services, September 2009