

Table 5f. Average temporary disability days and claim costs for accepted disabling claims by nature of injury or disease - lower 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	5,041	17	66	\$17,230	\$8,120	\$9,110	\$4,410	\$2,480	\$1,680	\$370	\$170
Traumatic injuries (0*)	4,639	16	57	15,280	7,500	7,780	3,770	2,210	1,360	300	140
Trauma to bones, nerves, spinal cord (01*)	1,141	41	79	22,590	11,040	11,550	5,520	3,270	2,210	340	220
Sprains, strains (02*)	1,709	16	41	8,810	4,230	4,580	2,590	970	700	250	70
Open wounds (03*)	143	16	33	8,380	4,530	3,850	1,850	1,210	620	30	140
Surface wounds and bruises (04*)	453	16	27	5,060	2,550	2,510	1,560	220	500	180	40
Burns (05*)	64	16	21	5,650	4,510	1,140	1,110	20	0	0	0
Multiple traumatic injuries (08*)	1,094	36	76	23,460	11,470	11,990	5,130	4,170	2,030	430	230
Other/unknown traumatic injuries	35	16	47	9,930	3,750	6,180	2,980	840	1,560	430	370
Systemic diseases and disorders (1*)	126	16	66	12,730	4,730	8,000	4,240	1,660	1,710	320	60
Musculoskeletal, connective tissue diseases (17*)	90	16	77	14,870	5,540	9,330	4,980	2,270	1,560	430	90
Diseases of the skin, subcutaneous tissue (18*)	28	16	17	3,370	2,050	1,320	1,140	0	180	0	0
Other/unknown systemic diseases and disorders	8	42	100	21,340	4,930	16,410	6,820	660	8,840	90	0
Multiple injuries, diseases and conditions (7,8,9)	275	109	222	53,070	20,970	32,110	15,390	7,510	7,110	1,530	570
Other/unknown diseases or conditions	1	16	16	\$9,690	\$7,230	\$2,450	\$940	\$1,510	\$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