

Latest Trends in Time to Treatment

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Will Pandemic Delays Harm Injured Workers and Raise Costs?



ER Fears



Clinics Closed



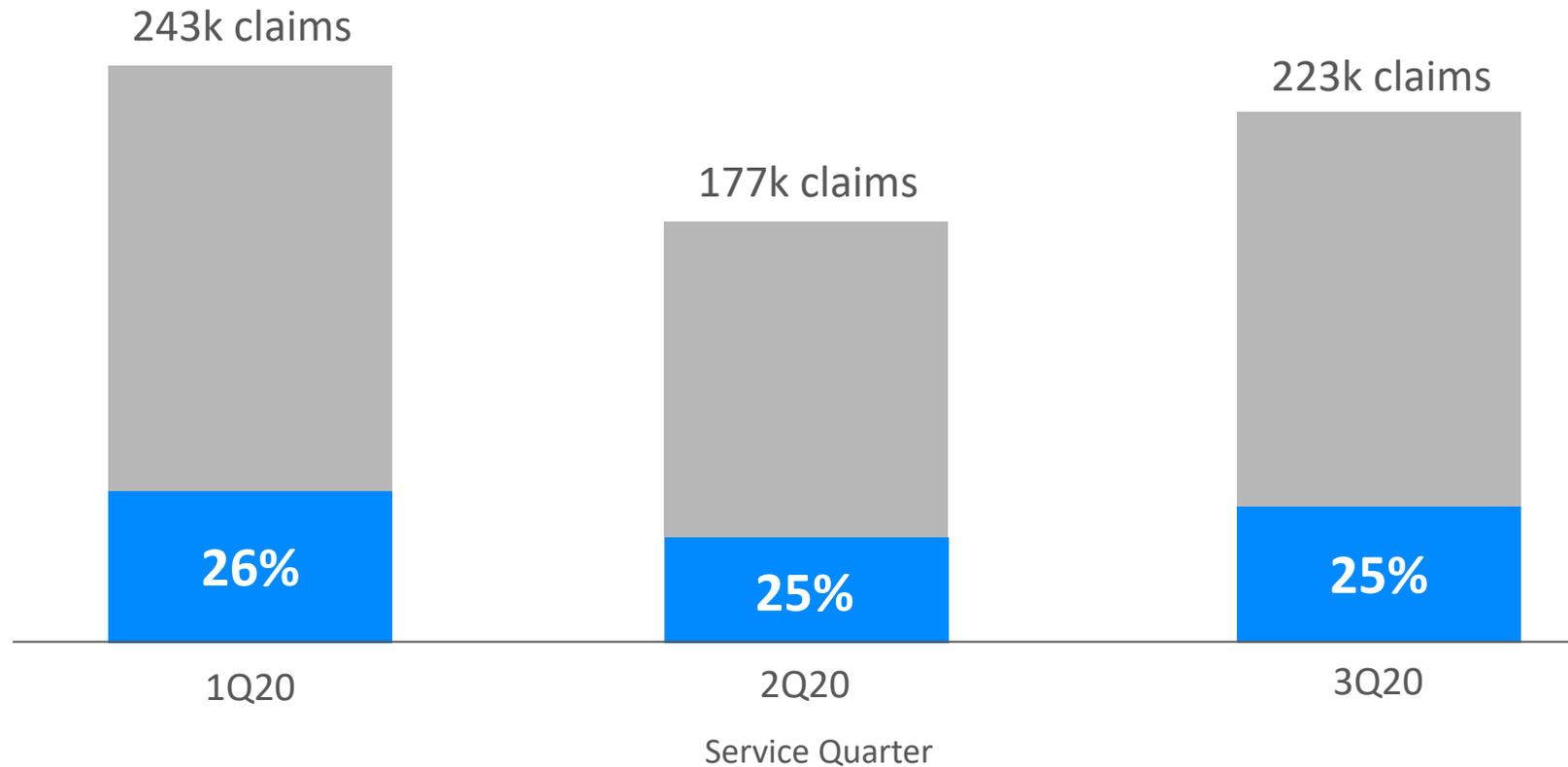
Surgeries Delayed



Increased Self-Treatment

ER Visit Share Remains Steady Despite Lower Volume

Share of Newly Active Claims With an Emergency Room Visit



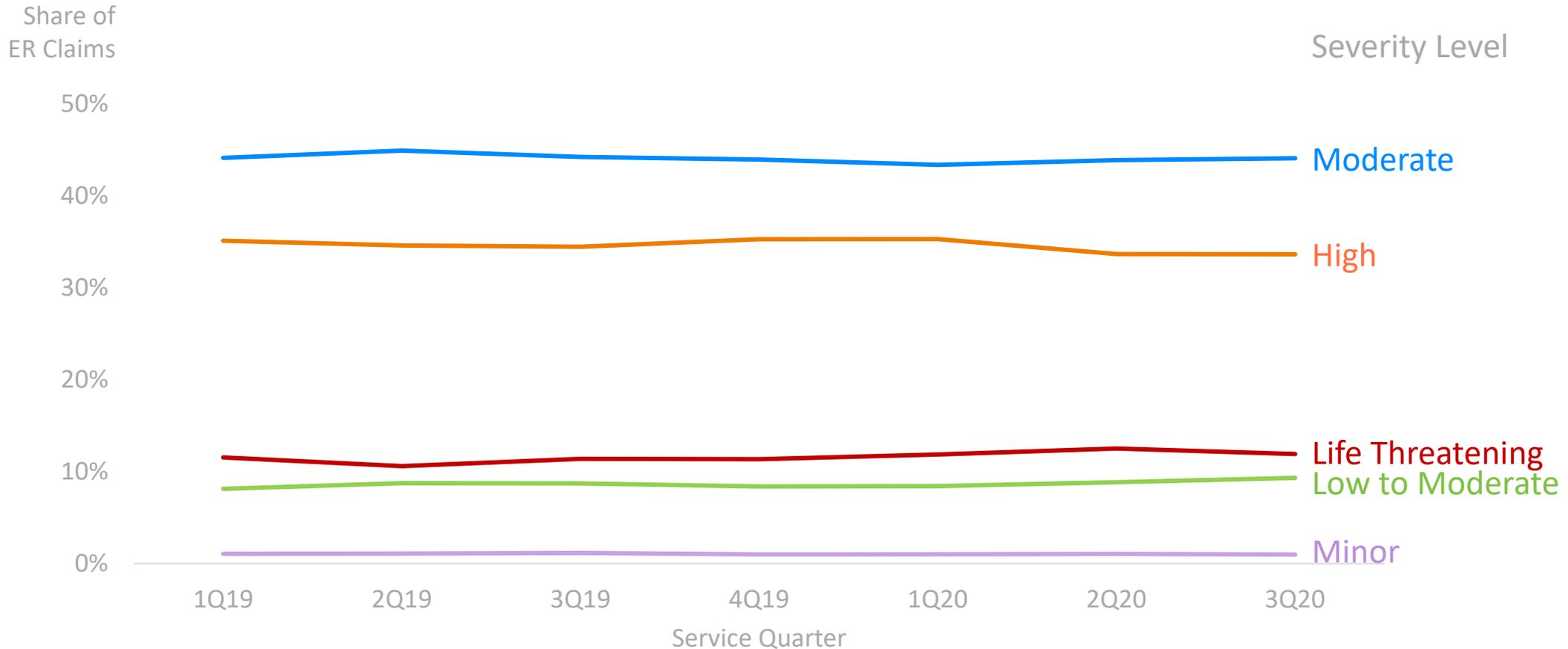
Share represents ER visits as the first encounter

Newly active claims with at least one medical transaction in the same quarter the injury occurred

Source: NCCI Medical Data Call for the following states: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WI, WV

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ER Claim Mix Remains Steady



Newly active claims with at least one ER visit in the same quarter the injury occurred

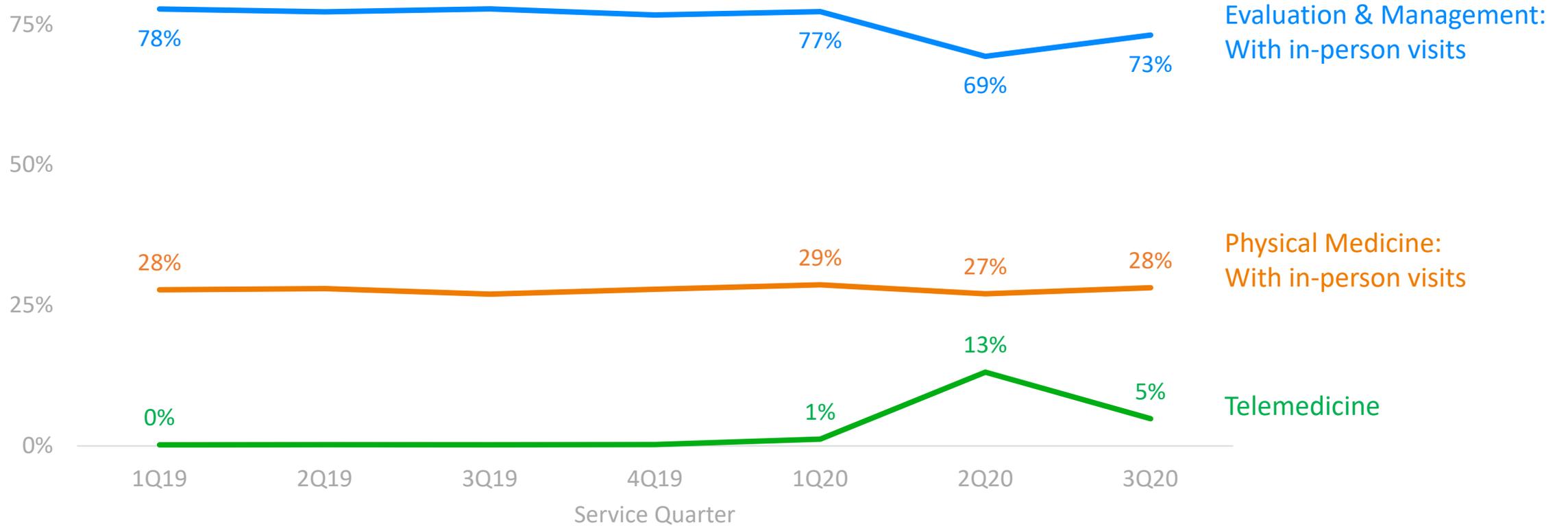
Severity Level based upon CPT codes 99281–99285; severity level is assigned based upon the most serious ER CPT code

CPT = Current Procedural Terminology, a trademark of the American Medical Association

Source: NCCI Medical Data Call for the following states: AK, AL, AR, AZ, CO, CT, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OK, OR, RI, SC, SD, TN, UT, VA, VT, WI, WV

Telemedicine Grew Dramatically

Share of Active Claims



E&M and Physical Medicine: share of all active claims with at least one in-person visit

Telemedicine: share of all active claims with at least one E&M telehealth or one Physical Medicine telehealth session

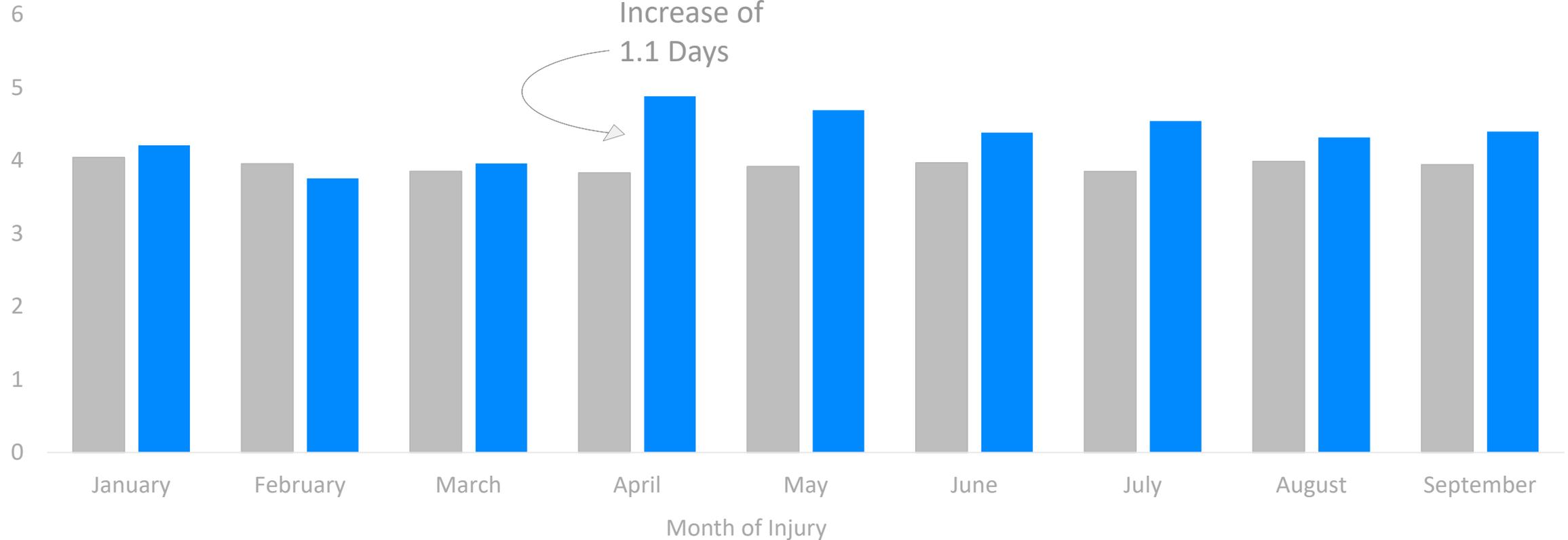
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Pandemic Increased Time to Treatment Slightly

All Injuries: Average Number of Days From Injury to First Treatment

Days to First Treatment
(Average)



All injuries; average number of days to first treatment by month of injury
Source: NCCI Medical Data Call for all states where NCCI provides ratemaking services, except Texas

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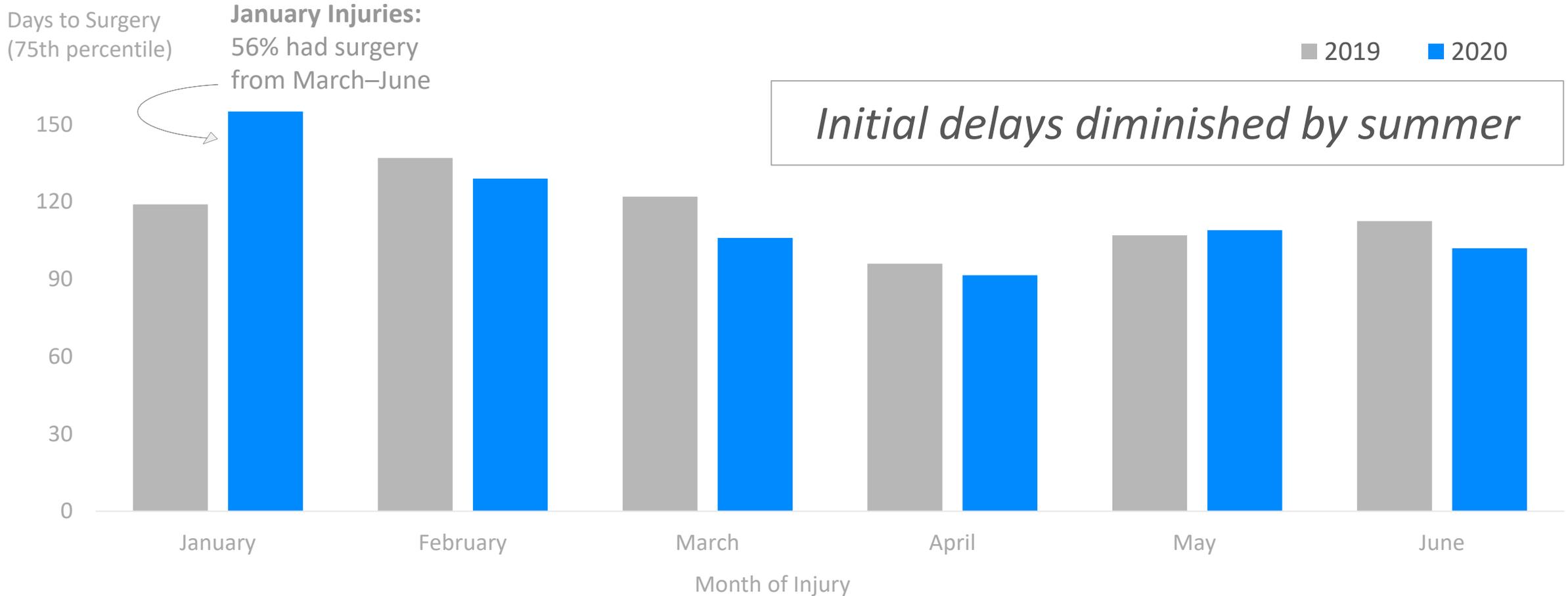


Time to Treatment: A Deeper Dive

- Cruciate Ligament Tears
- Lumbar Disc Herniation

Lumbar Disc Herniation: Delays in 2020

Days From Injury to Surgery



Lumbosacral Intervertebral Disc Disorders
75th percentile of days from injury to surgery by month of injury
Source: NCCI Medical Data Call for all states where NCCI provides ratemaking services, except Texas

Time to Treatment

- Nuanced—More than access to care
 - Look beyond initial encounter
 - Do longer times to treatment impact injured workers' outcomes for the specific injury and treatment?
- Sooner is not always better
 - Most low back pain injuries resolve with conservative care

Delay has negative connotations

Longer time to treatment is not always bad

Injuries Where Longer Time to Surgery Not Impactful



Cruciate ligament tears



Grade 1 rotator cuff tears



Mild-to-moderate carpal tunnel syndrome

*Longer time to surgery is not always associated
with worse outcomes*

Longer Time to Surgery May Be Associated With Better Outcomes

May postpone surgery to treat concurrent medical conditions



Uncontrolled hypertension



Smoking



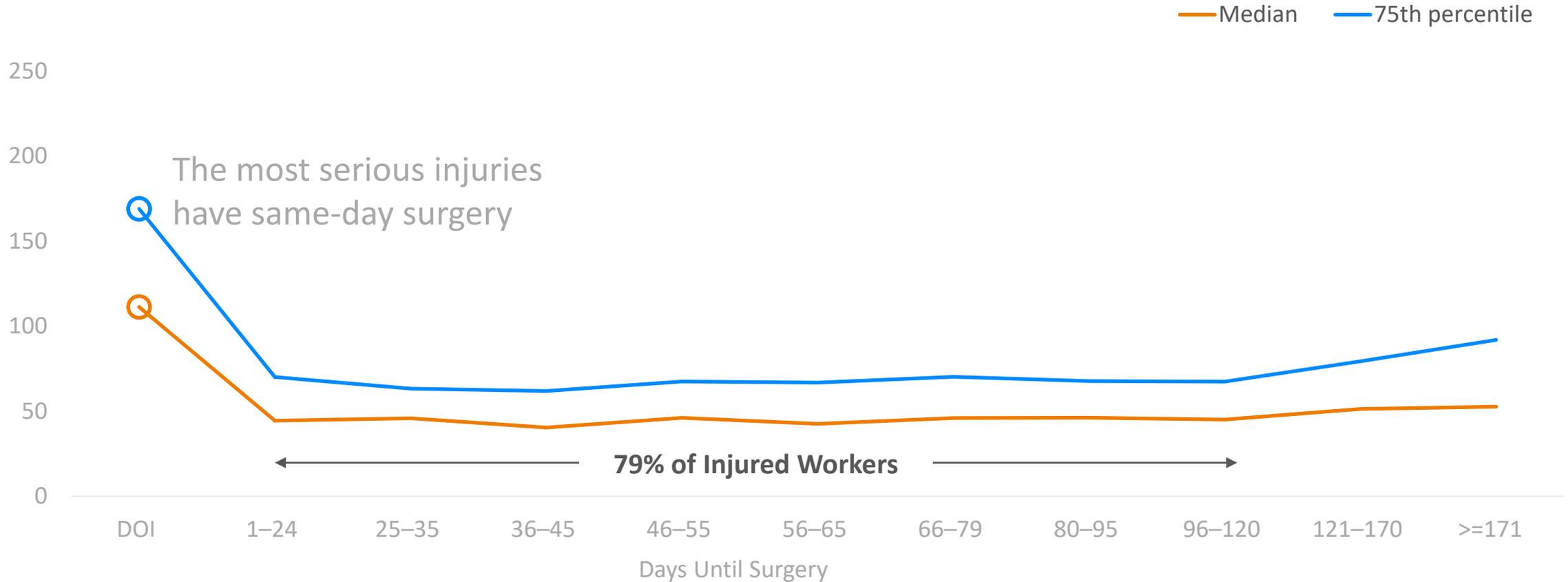
Diabetes

Cruciate Ligament Tear

Total Cost Is Comparable for Surgeries Day 1 to Day 120

Increased Modestly Thereafter

\$ Thousands

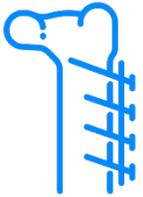


Approximately 10% of claims in each interval beyond the date of injury (DOI)
Reported incurred indemnity + medical cost from date of injury to surgery; latest report for Accident Years 2014–2015
Source: NCCI Medical Data Call; NCCI *Statistical Plan* data for all states where NCCI provides ratemaking services, except Texas

Injuries Requiring Urgent Attention



Head Trauma/Concussion

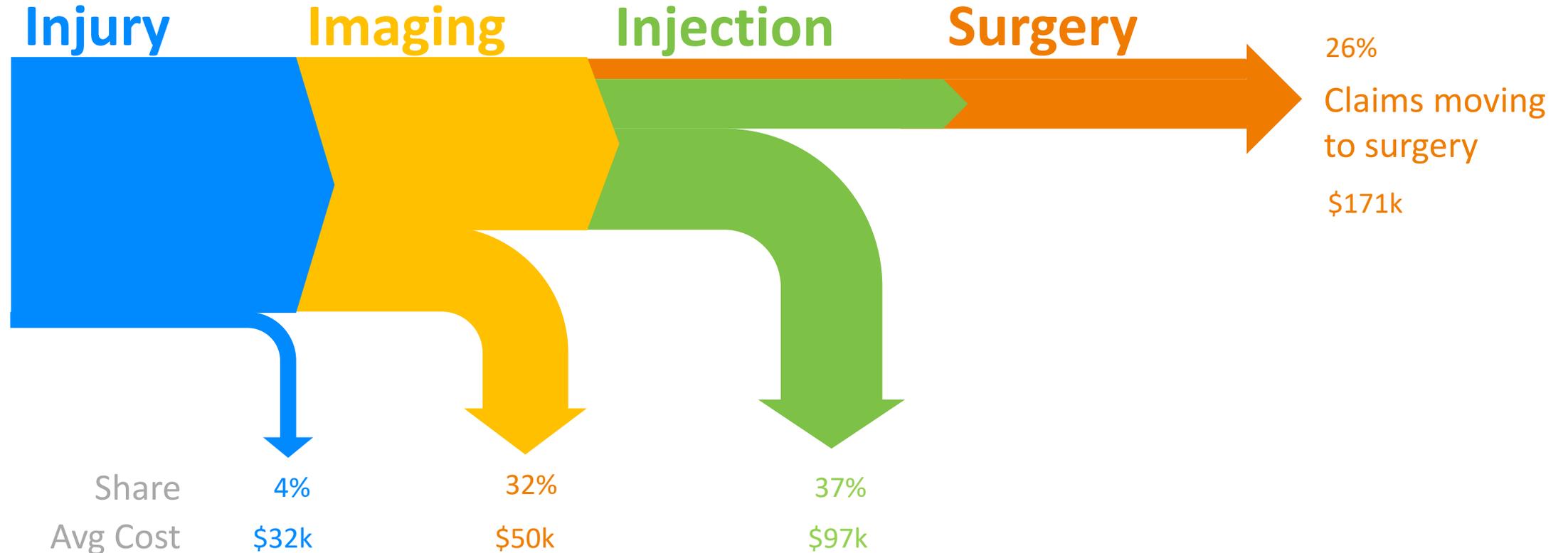


Severe Fracture



Lumbar Disc Herniation—*more nuanced*

Lumbar Disc Herniation Over 70% Resolved Without Surgery



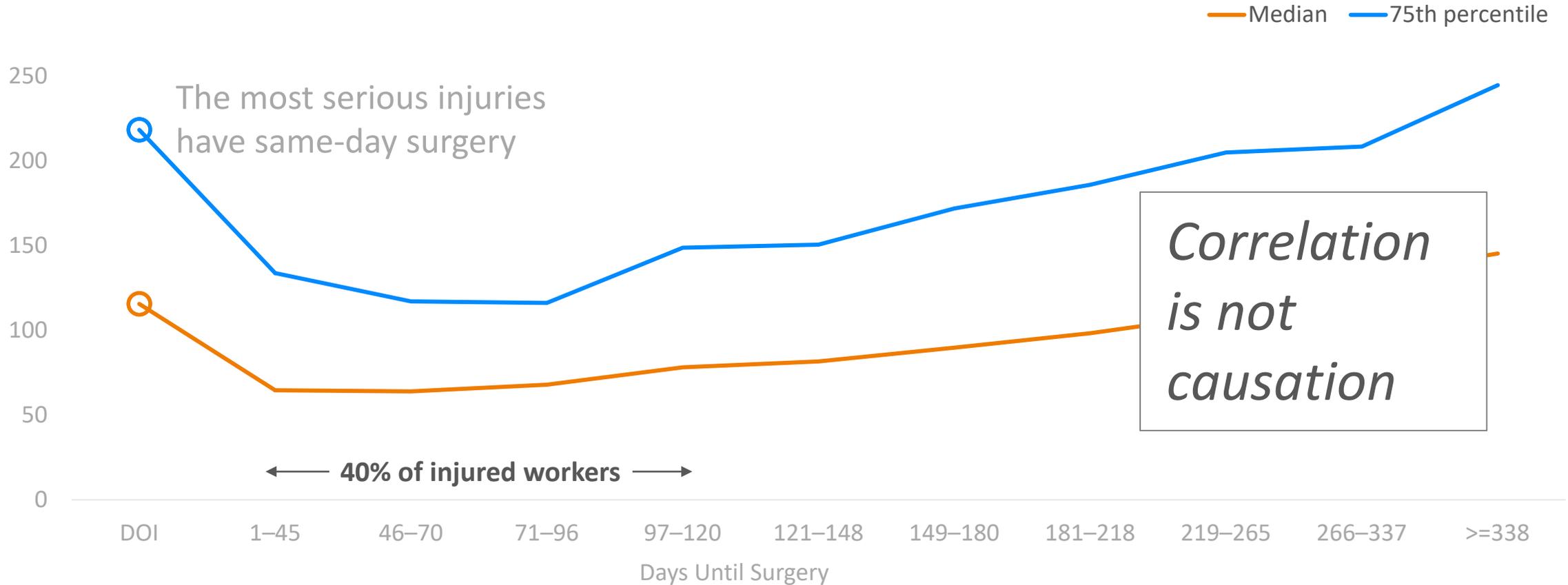
Claims with a surgical procedure but no MRI were excluded from this analysis
Not represented here are 1% of claims that only receive an injection and no imaging or surgical services
Average reported incurred indemnity + medical cost; latest report for Accident Years 2016–2018
Source: NCCI Medical Data Call; NCCI *Statistical Plan* data for all states where NCCI provides ratemaking services, except Texas

Lumbar Disc Herniation

Only 40% of Surgeries Occur From Day 1 to Day 120

Cost Increased Considerably Thereafter

\$ Thousands

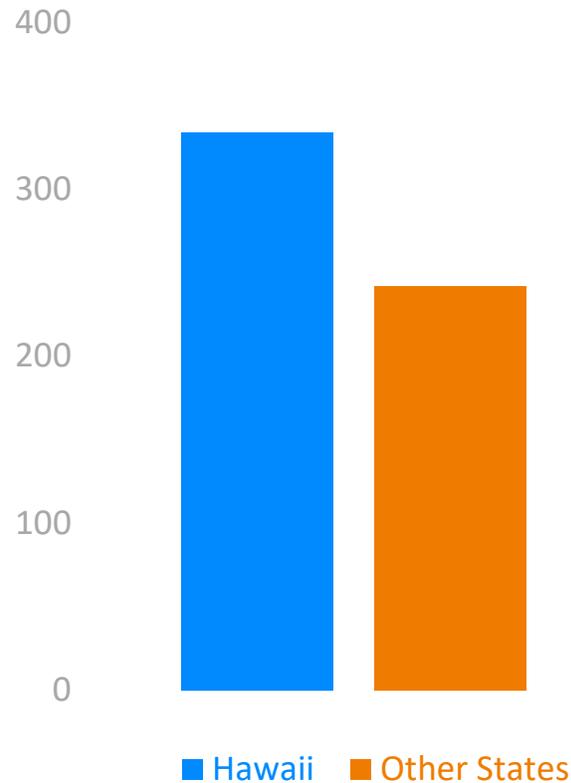


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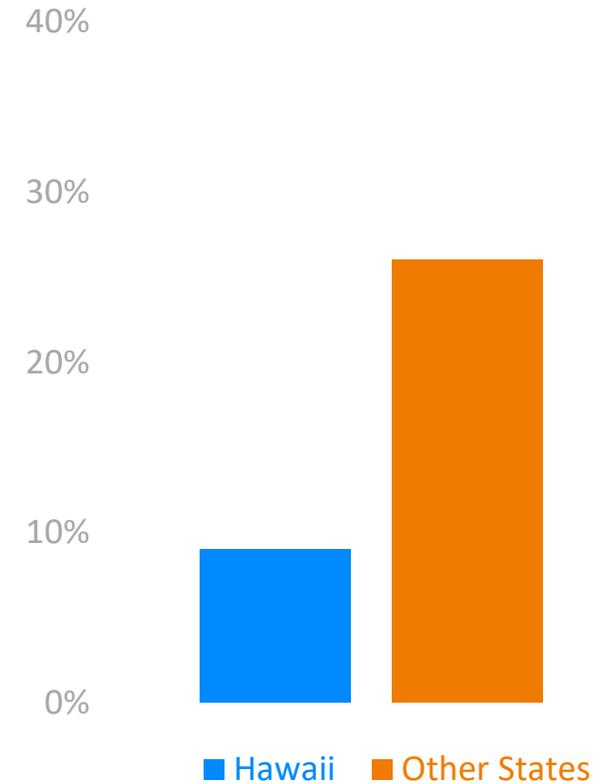
Longer Conservative Treatment Time May Be Associated With Lower Surgery Rates for Some Injuries

Lumbar Disc Herniation Injuries in **Hawaii** Compared to **Other States**

Average Days to Surgery



Share With Surgery



Both differences are statistically significant at 1%
Accident Years 2016–2018

Source: NCCI Medical Data Call for all states where NCCI provides ratemaking services, except Texas

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Key Findings–Time to Treatment

- COVID-19 had limited impact on time to treatment
- Longer time to invasive treatment may be appropriate for the specific injury

For 2020, overall cost impact uncertain

Why Is This Important?



For medical directors and claim adjusters

Focus on injuries where time to treatment is impactful

Why Is This Important?



For assessing results

Longer period of conservative treatment can lead to better outcomes in some cases

Why Is This Important?



For injured workers and employers

As economy improves, more return-to-work opportunities

- Modified return-to-work opportunities may be available even if treatment is ongoing
- Expanded world of telecommuting presents even more modified return-to-work opportunities