

Workers' Comp

# **Specialty Solutions Spotlight: Top Work-Related Injury Causes & Costs**

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### What are the most common injuries for workers' compensation claims?

In workers' compensation staying well-informed about the most common and costly injuries is crucial to navigating the complexities of cases. This knowledge provides claims professionals with a thorough understanding of potential challenges, enabling them to make more effective decisions with greater insight.

According to the <u>U.S. Bureau of Labor Statistics data</u>, private industry employers reported 2.3 million nonfatal workplace injuries in 2022, up 4.5 percent from 2021. Additionally between 2021 and 2022, there were 2.2 million cases of days away from work. The annual incidence rate was 112.9 cases per 10,000 full-time equivalent workers, with a median 10 days away.

## Top injuries/exposures involving days away from work, job transfer or restriction (reported from private industry employers from 2021-2022):

1. Overexertion and Bodily Reaction: 1,001,440 cases

Encompasses non-impact injuries arising from excessive physical effort towards an external source, including activities like lifting, pushing, turning, holding, carrying, or throwing. It may also include repetitive motion injuries, which stem from microtasks causing stress or strain on the body due to their repetitive nature, often without intense exertion.

2. Contact With Objects and Equipment: 780,690 cases

Involves various workplace injury scenarios, including incidents like a moving object hitting an individual, an individual colliding with an object or equipment, body parts getting squeezed, pinched, compressed, or crushed in machinery, caught between shifting or stationary objects, or in a wire or rope. It also includes injuries from collapsing structures, equipment, or materials, as well as those resulting from

friction or pressure between the individual and the source of injury, and injuries caused by vibration.

## 3. Falls, Slips, Trips: 674,100 cases

Includes several types of workplace injuries, like slips and trips without falling, falling on the same level (falling while sitting, colliding with objects), falling to a lower level (falling from collapsing structures, from ladders, roofs or scaffolding) and jumping to a lower level (controlled and voluntary descents).

# 4. Exposure to Harmful Substances or Environments: 658,240 cases Encompasses various hazards, such as exposure to electricity, radiation, noise, extreme temperatures, changes in air and water pressure, contagious and infectious diseases, oxygen deficiency and traumatic or stressful events.

### 5. Violence and Other Injuries by Persons or Animals: 124,040 cases

Includes both intentional and unintentional injuries caused by other people, as well as incidents involving animals and insects.

### 6. Transportation Incidents: 112,410 cases

Comprises of several types of accidents involving aircraft, rail, water, and motorized land vehicles, including collisions with other vehicles and objects. It may also include accidents with individuals struck by vehicles in work zones.

Analyzing lost time claims data from the <u>National Council on Compensation Insurance</u> (NCCI) from 2020 to 2021 reveals that some injuries have more significant financial impacts than others. By understanding the nuances of these high-cost scenarios, adjusters can better navigate the complexities of an injured employee's needs, ensuring timely and informed care decisions.

#### Injury by Cause

The most expensive workers' compensation claims, leading to lost time, are attributed to motor vehicle crashes, averaging \$89,152 per claim. The only other causes surpassing the average costs include burns, falls or slips, and caught incidents.

#### Injury by Type

The highest cost lost time workers' compensation claims, based on the type of injury, are those stemming from amputations. These injuries had an average of \$126,033. The following highest costs were associated with injuries leading to fractures, crushes, or dislocations, and burns.

#### Injury by Body Part

The most expensive lost time workers' compensation claims based on the affected body part are those related to the head or central nervous system. These injuries averaged \$94,285. The next highest costs were associated with injuries to the neck and multiple body parts.

Navigating the landscape of specialty solutions requires a keen awareness of the factors that significantly impact the cost and duration of claims. <u>Apricus</u> works to coordinate the most effective injury-recovery services for those who have work related injuries. Apricus offers a one-stop-shop experience for all equipment and services, with clinical oversight and a national specialty provider network to provide a program that delivers outstanding results and injured employee satisfaction. We're here to make sure those recovering from an injury get what they need, when they need it.

This information is meant to serve as a general overview, and any specific questions should be fully reviewed with a health care professional or specialty service provider.

To <u>make a referral</u> for durable medical equipment, hospital discharge planning, diagnostic imaging or another specialty solution, call us today at 877.203.9899 or send an email to <u>referrals@apricusinc.com</u>.

**Resources:** 

https://www.bls.gov/news.release/pdf/osh.pdf

https://injuryfacts.nsc.org/work/costs/workers-compensation-costs/



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