

Composite of Illinois Workers' Compensation Claims 2018

The Department collects claim specific data from workers' compensation insurers in Illinois on an aggregate basis as outlined in Section 29.2(b) of the Illinois Workers' Compensation Act. The experience period for this summary was January 1, 2017 through December 31, 2017.

- ◆ A total of 124,598 workers' compensation claims were opened during 2017. Companies were notified that the employee had attorney representation in 18.5 percent of these opened claims.
- ◆ Of the opened claims, a total of 82,782 (66.4 percent of total claims) were medical-only claims. Medical-only claims are defined as any request for recovery that was limited to medical expenses only.
- ◆ Of the opened claims, a total of 12,005 (9.6 percent of total claims) were contested claims. Contested claims are defined as any claim in which resolution was delayed due to a dispute regarding policy language or in which litigation was involved.
- ◆ There were 32,761 claims that included lost work by the insured claimant. Companies report 32 percent of these claims were not paid within 14 days from the first full day off, regardless of reason. Below is a breakdown of the claims with lost time:
 - ◇ 9,913 (30.3 percent) involved a loss of less than 3 working days,
 - ◇ 5,504 (16.8 percent) involved a loss of between 3 and 14 working days, and
 - ◇ 17,344 (52.9 percent) involved a loss of greater than 14 working days.
- ◆ An average of 12.8 hours per claim was spent adjusting workers' compensation claims.
- ◆ A total of 287 companies reported paying medical bills 60 days or later from the date of service with an average of 334 days paid on those medical bills paid after 60 days.
- ◆ The average cost per claim for claims in which in-house defense counsel participated was \$1,660, and the average cost per claim for claims in which outside defense counsel participated was \$2,966.
- ◆ The amount billed to employers totaled:
 - ◇ \$27,156,932 for bill review,
 - ◇ \$33,528,418 for fee schedule savings, and
 - ◇ \$33,661,585 for any and all managed care fees.
- ◆ A total of \$4,818,853 was spent on 5,788 claims involving in-house medical nurse case management which is an average of \$833 per claim. A total of \$34,957,922 was spent on 14,663 claims involving outside medical nurse case management which is an average of \$2,384 per claim.
- ◆ The amount paid for all Independent Medical exams totaled \$33,088,003.
- ◆ A total of 55 companies spent \$2,710,458 on in-house Utilization Review compared to 184 companies that paid \$9,031,508 for outside Utilization Review.