



IDAHO INDUSTRIAL COMMISSION REQUEST FOR DATA RELATED TO MENTAL-MENTAL CLAIMS

Request:

The Idaho Industrial Commission has requested that NCCI provide an update to the average cost per claim information for mental injuries without an associated physical injury (mental-mental claims) in states where such benefits are available to all workers.

Response:

NCCI examined Unit Statistical Plan data for the states in which NCCI provides ratemaking services, focusing only on those states that NCCI is aware have statutes¹ which provide that workers compensation benefits may be available for mental-mental claims for all occupations. There are 18 states² that NCCI has identified that meet this criteria for Policy Years 2009 through 2019. While Policy Years 2020 to 2022 are available and show similar results, the losses at the report level for these years are still immature and are not likely to be representative of the ultimate value of claims as currently reported.

Mental-mental claims are sparse, averaging about 15-20 claims per year per state over the observed timeframe. As such, the claims for the 18 states as noted above were combined for this analysis.³ For these 18 states, below are reported indemnity and medical average incurred benefit costs per claim by year for mental-mental claims and all claims.⁴

¹ NCCI relied on state statutes, but there may be case law that expands or limits compensability for mental-mental claims in these states.

² AK, AZ, AR, CO, DC, HI, LA, ME, MO, NV, NM, OK, OR, RI, SC, TN, TX, and UT

³ Note that no adjustment was incorporated to reflect differences in wage/benefit levels across states.

⁴ Statutes regarding compensability for mental-mental claims may vary by state, which may impact the number and cost of these claims.



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Average Cost Per Claim

Policy Year	Mental-Mental Claims		All Claims	
	Indemnity	Medical	Indemnity	Medical
2009	24,363	11,445	20,713	6,037
2010	32,392	12,591	20,228	6,178
2011	35,917	10,294	20,649	6,126
2012	24,379	8,175	20,410	6,026
2013	35,201	13,226	20,609	6,173
2014	29,830	9,811	20,449	6,237
2015	34,312	14,031	19,642	6,059
2016	28,132	11,154	19,702	5,882
2017	34,243	22,888	20,528	6,072
2018	39,988	10,007	21,262	6,091
2019	34,609	6,858	21,656	6,436

Summarized information for AK, AZ, AR, CO, DC, HI, LA, ME, MO, NV, NM, OK, OR, RI, SC, TN, and UT
 Data for TX is included for 2015 through 2019
 Includes medical-only claims
 Average cost per claim not developed or trended

For mental-mental claims, the average indemnity cost per claim is about \$32,000 and the average medical cost per claim is about \$12,000. This compares to an average cost per claim of about \$21,000 and \$6,000 for indemnity and medical, respectively, for all claims.

Regarding whether there are notable differences in utilization between first responders⁵ and non-first responders, NCCI examined mental-mental claim counts from 2009-2019 for first responders and all classes for the 18 states where statutes allow for compensability of mental-mental claims for all occupations. Based on NCCI’s review of the percentage that compensable mental-mental claims comprise of total claims, the proportion for first responders was approximately 1.5 times greater, on average, than that of all classes combined from 2009 through 2012. For 2013 through 2019, this proportion for first responders increased and is approximately 3.5 times greater, on average, than that of all classes combined.

⁵ Note that NCCI’s data may be limited since the organizations employing first responders are often self-insured and therefore are not required to report data to NCCI.



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