



California Workers' Compensation Institute
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AB749: An Analysis of Medical Utilization Trends

Background

AB749, signed into law in February 2002 and activated on January 1, 2003 contained provisions to control the growth of medical development, most notably, the partial repeal of the Primary Treating Physician's presumption of correctness in matters of medical treatment. Several studies have shown associations between the presumption and increasing medical utilization and cost¹. Stakeholders were therefore interested to see whether the partial removal of the presumption would dampen or reverse the trend of increasing medical utilization.

WCIRB asked CWCI to establish baseline utilization data to begin to track medical utilizations trends. Given the relatively short amount of time since the inception of AB749, coupled with more recent workers' compensation reforms (SB 227, 228 and 899) with overlapping medical cost controls, WCIRB and CWCI agreed to limit the baseline analysis to initial changes in select medical treatment categories in the earliest stages of an injury.

A. Database Development

CWCI developed a database of medical utilization development at 3 and 6 months for claims with dates of injury in the following timeframes:

1. January 1 – June 30, 2001 valued at December 31, 2001
2. January 1 – June 30, 2002 valued at December 31, 2002
3. January 1 – June 30, 2003 valued at December 31, 2003

A total of 531,564 claims with \$422 million in medical service benefit payments were compiled from six national and regional payors. Each claim was "fitted" to an ACOEM injury category². Medical service details (number of visits per claim and payment amounts) for all claims in the sample were summarized by major fee schedule section including:

1. Evaluation & Management
2. Physical Medicine

¹ Gardner L, Swedlow A. The Effect of 1993 – 1996 Legislative Reform Activity on Medical Cost, Litigation and Claim Duration in the California Workers' Compensation System. *Research Note*. CWCI. May 2002; Johnson, T. The Effect of California's PTP Legislation on the Utilization of Healthcare, California Workers Compensation Institute, Scheduled for Publication Dec 2002.

² The authors used the methodology detailed in Harris, JS, Swedlow, A. *Evidence-Based Medicine & the California Workers' Compensation System. A Report to the Industry*. CWCI. Jan 2004

3. Surgery
4. Chiropractic
5. Medicine
6. Imaging
7. Injections

B. Results: Injury, Loss and Medical Utilization Analysis by ACOEM Category

All fee schedule section utilization and cost averages were calculated for claims that received some measure of service from that category. Significant findings include:

- The proportion of claims by ACOEM category was consistent with a prior study: over 50% of claims fall into Non-ACOEM treatment categories (Non-Specific and Trauma); Low Back Soft Tissue injuries were the most frequent ACOEM class (18.3%)
- In the first 3 months post injury, medical utilization continued to increase between 2001, 2002 and 2003 for all injuries (Table 2). Physical medicine utilization for all claims increased by 33.6% between 2001 and 2003.
- Between 2001 and 2002, medical utilization during the 4th through the 6th month post injury increased for physical medicine, chiropractic care and injections, but showed no change in other fee schedule sections. In contrast, between 2002 and 2003, the study noted declining utilization of medical services during the 4th through 6th month post injury across all seven sections of the fee schedule, including physical medicine, which after an increase of 7% between 2001 and 2002, decreased by 25% between 2002 and 2003. However, it should be noted that the call for data for the study began in March 2004, so it is likely that some medical bills from the second quarter of 2003 had not been processed or recorded at that point, which would affect the 2003 results. These data will be updated with more complete results when the analysis continues next year.
- Comparable 3 and 6 months trends were observed for the leading injury categories including Non-Specific (Table 4), Trauma (Table 5), Low Back Soft Tissue (Table 6), Other ACOEM (Table 7) and Low Back with Neuropathy (Table 8).
- The authors analyzed payor-level utilization and cost patterns and determined that the observed values were consistent across the payors.
- Subsequent studies are recommended to measure claim utilization at increasingly longer periods of development for additional injury years.

Note: there are several possible contributory factors when considering the observed trends:

- Immature claims: medical treatment within the first 6 months post injury represents a marginal contribution to total medical costs.

- Database Submission Cut-off: the data call for 2003 claim detail was initialed in March of 2004. It is likely that some unknown portion of medical bills for 4th quarter 2003 dates of service had not been fully processed. This could impact the observed differences in utilization and cost between 2002 and 2003.

LEGEND

CATEGORY	DESCRIPTION
CLAIMS	CLAIM COUNT
PCNT CLMS	PERCENTAGE OF CLAIMS
TOT PD (6 Mos)	TOTAL MEDICAL SERVICE PAYMENTS FOR 7 FEE SCHEDULE CATEGORIES AT 6 MONTHS
PCNT PD	PERCENTAGE OF MEDICAL SERVICE PAYMENTS
E&M UTIL	EVALUATION & MGT UTILIZATION RATE TO ALL CLAIMS
E&M VIS 3M	EVALUATION & MGT VISITS FROM DOI TO 3 MONTHS POST INJURY
E&M VIS 6M	EVALUATION & MGT VISITS FROM 3 TO 6 MONTHS POST INJURY
E&M PD 3M	EVALUATION & MGT PAYMENTS FROM DOI TO 3 MONTHS POST INJURY
E&M PD 6M	EVALUATION & MGT PAYMENTS FROM 3 TO 6 MONTHS POST INJURY
PM UTIL	PHYSICAL MEDICINE VISITS RATE TO ALL CLAIMS
PM VIS 3M	PHYSICAL MEDICINE VISITS FROM DOI TO 3 MONTHS POST INJURY
PM VIS 6M	PHYSICAL MEDICINE VISITS FROM 3 TO 6 MONTHS POST INJURY
PM PD 3M	PHYSICAL MEDICINE PAYMENTS FROM DOI TO 3 MONTHS POST INJURY
PM PD 6M	PHYSICAL MEDICINE PAYMENTS FROM 3 TO 6 MONTHS POST INJURY
SURG UTIL	SURGERY RATE TO ALL CLAIMS
SRG VIS 3M	SURGERY VISITS FROM DOI TO 3 MONTHS POST INJURY
SRG VIS 6M	SURGERY VISITS FROM 3 TO 6 MONTHS POST INJURY
SRG PD 3M	SURGERY PAYMENTS FROM DOI TO 3 MONTHS POST INJURY
SRG PD 6M	SURGERY PAYMENTS FROM 3 TO 6 MONTHS POST INJURY
CH UTIL	CHIROPRACTIC MANIPULATION RATE TO ALL CLAIMS
CH VIS 3M	CHIROPRACTIC MANIPULATION VISITS FROM DOI TO 3 MONTHS POST INJURY
CH VIS 6M	CHIROPRACTIC MANIPULATION VISITS FROM 3 TO 6 MONTHS POST INJURY
CH PD 3M	CHIROPRACTIC MANIPULATION PAYMENTS FROM DOI TO 3 MONTHS POST INJURY
CH PD 6M	CHIROPRACTIC MANIPULATION PAYMENTS FROM 3 TO 6 MONTHS POST INJURY
MED UTIL	MEDICINE RATE TO ALL CLAIMS
MED VIS 3M	MEDICINE VISITS FROM DOI TO 3 MONTHS POST INJURY
MED VIS 6M	MEDICINE VISITS FROM 3 TO 6 MONTHS POST INJURY
MED PD 3M	MEDICINE PAYMENTS FROM DOI TO 3 MONTHS POST INJURY
MED PD 6M	MEDICINE PAYMENTS FROM 3 TO 6 MONTHS POST INJURY
IMG UTIL	IMAGING RATE TO ALL CLAIMS
IMG VIS 3M	IMAGING VISITS FROM DOI TO 3 MONTHS POST INJURY
IMG VIS 6M	IMAGING VISITS FROM 3 TO 6 MONTHS POST INJURY
IMG PD 3M	IMAGING PAYMENTS FROM DOI TO 3 MONTHS POST INJURY
IMG PD 6M	IMAGING PAYMENTS FROM 3 TO 6 MONTHS POST INJURY
INJ UTIL	INJECTIONS RATE TO ALL CLAIMS
INJ VIS 3M	INJECTIONS VISITS FROM DOI TO 3 MONTHS POST INJURY
INJ VIS 6M	INJECTIONS VISITS FROM 3 TO 6 MONTHS POST INJURY
INJ PD 3M	INJECTIONS PAYMENTS FROM DOI TO 3 MONTHS POST INJURY
INJ PD 6M	INJECTIONS PAYMENTS FROM 3 TO 6 MONTHS POST INJURY

TABLE 1. UTILIZATION BY SERVICE TYPE AND CLAIM TYPE

	CLAIM TYPE		
	MO	INDEM	GRAND TOT
CLMS	342,966	188,598	531,564
PCNT CLMS	100.0%	100.0%	100.0%
TOT PD (6 Mos)	\$ 111,595,377	\$ 310,012,668	\$ 421,608,045
PCNT PD	100.00%	100.00%	100.00%
E&M UTIL	84.9%	87.9%	85.9%
E&M VIS 3M	2.6	4.8	3.4
E&M VIS 6M	0.2	1.5	0.7
E&M PD 3M	\$ 188	\$ 413	\$ 270
E&M PD 6M	\$ 20	\$ 142	\$ 64
PM UTIL	14.8%	41.7%	24.3%
PM VIS 3M	3.6	6.0	5.1
PM VIS 6M	1.3	5.7	4.0
PM PD 3M	\$ 192	\$ 324	\$ 273
PM PD 6M	\$ 70	\$ 316	\$ 220
SURG UTIL	20.2%	27.8%	22.9%
SRG VIS 3M	1.1	1.4	1.2
SRG VIS 6M	0.1	0.4	0.2
SRG PD 3M	\$ 124	\$ 774	\$ 404
SRG PD 6M	\$ 11	\$ 365	\$ 164
CH UTIL	2.2%	8.8%	4.6%
CH VIS 3M	8.3	11.6	10.6
CH VIS 6M	4.8	12.3	9.9
CH PD 3M	\$ 389	\$ 544	\$ 495
CH PD 6M	\$ 223	\$ 568	\$ 459
MED UTIL	3.2%	11.2%	6.0%
MED VIS 3M	1.3	1.4	1.4
MED VIS 6M	0.5	1.2	1.0
MED PD 3M	\$ 312	\$ 582	\$ 490
MED PD 6M	\$ 200	\$ 540	\$ 424
IMG UTIL	30.6%	55.5%	39.5%
IMG VIS 3M	1.2	1.9	1.5
IMG VIS 6M	0.1	0.5	0.3
IMG PD 3M	\$ 137	\$ 410	\$ 273
IMG PD 6M	\$ 31	\$ 174	\$ 103
INJ UTIL	1.1%	6.2%	2.9%
INJ VIS 3M	0.9	0.7	0.7
INJ VIS 6M	0.5	1.0	0.9
INJ PD 3M	\$ 53	\$ 82	\$ 75
INJ PD 6M	\$ 56	\$ 197	\$ 162

TABLE 2. UTILIZATION BY SERVICE TYPE AND YEAR

	ALL CLAIMS				INDEMNITY CLAIMS			
	2001	2002	2003	Grand Total	2001	2002	2003	Grand Total
CLMS	212,142	216,793	102,629	531,564	75,780	74,999	37,819	188,598
PCNT CLMS	39.9%	40.8%	19.3%	100.0%	40.2%	39.8%	20.1%	100.0%
TOT PD (6 Mos)	\$ 162,349,404	\$ 180,035,964	\$ 79,222,677	\$421,608,045	\$ 123,696,517	\$ 132,505,312	\$ 53,810,838	\$ 310,012,668
PCNT PD	38.51%	42.70%	18.79%	100.00%	39.90%	42.74%	17.36%	100.00%
E&M UTIL	88.2%	86.4%	80.4%	85.9%	88.9%	89.1%	83.6%	87.9%
E&M VIS 3M	3.2	3.4	3.9	3.4	4.7	4.9	5.2	4.8
E&M VIS 6M	0.7	0.7	0.5	0.7	1.6	1.6	0.9	1.5
E&M PD 3M	\$ 252	\$ 271	\$ 309	\$ 270	\$ 395	\$ 420	\$ 438	\$ 413
E&M PD 6M	\$ 66	\$ 71	\$ 46	\$ 64	\$ 155	\$ 157	\$ 85	\$ 142
PM UTIL	23.7%	25.6%	22.9%	24.3%	41.8%	44.2%	36.7%	41.7%
PM VIS 3M	4.6	5.1	6.1	5.1	5.5	6.1	7.1	6.0
PM VIS 6M	4.0	4.3	3.2	4.0	5.8	6.2	4.3	5.7
PM PD 3M	\$ 245	\$ 275	\$ 325	\$ 273	\$ 294	\$ 331	\$ 378	\$ 324
PM PD 6M	\$ 222	\$ 238	\$ 173	\$ 220	\$ 321	\$ 347	\$ 233	\$ 316
SURG UTIL	23.1%	23.5%	21.0%	22.9%	27.4%	29.1%	26.3%	27.8%
SRG VIS 3M	1.2	1.2	1.5	1.2	1.3	1.4	1.7	1.4
SRG VIS 6M	0.2	0.2	0.1	0.2	0.5	0.5	0.3	0.4
SRG PD 3M	\$ 396	\$ 382	\$ 478	\$ 404	\$ 775	\$ 736	\$ 856	\$ 774
SRG PD 6M	\$ 181	\$ 167	\$ 118	\$ 164	\$ 421	\$ 380	\$ 215	\$ 365
CH UTIL	4.6%	4.7%	4.4%	4.6%	9.0%	9.3%	7.6%	8.8%
CH VIS 3M	10.2	10.5	11.8	10.6	11.2	11.6	12.9	11.6
CH VIS 6M	9.9	10.9	7.9	9.9	12.4	13.4	9.3	12.3
CH PD 3M	\$ 479	\$ 488	\$ 544	\$ 495	\$ 527	\$ 540	\$ 594	\$ 544
CH PD 6M	\$ 461	\$ 503	\$ 358	\$ 459	\$ 578	\$ 620	\$ 422	\$ 568
MED UTIL	5.6%	6.6%	5.6%	6.0%	10.8%	12.5%	9.4%	11.2%
MED VIS 3M	1.3	1.4	1.7	1.4	1.4	1.4	1.7	1.4
MED VIS 6M	1.0	1.0	0.7	1.0	1.3	1.3	0.9	1.2
MED PD 3M	\$ 478	\$ 484	\$ 531	\$ 490	\$ 575	\$ 580	\$ 605	\$ 582
MED PD 6M	\$ 456	\$ 447	\$ 300	\$ 424	\$ 595	\$ 563	\$ 352	\$ 540
IMG UTIL	38.9%	40.8%	37.7%	39.5%	55.2%	57.8%	51.7%	55.5%
IMG VIS 3M	1.5	1.5	1.8	1.5	1.8	1.8	2.1	1.9
IMG VIS 6M	0.3	0.3	0.2	0.3	0.6	0.5	0.3	0.5
IMG PD 3M	\$ 246	\$ 272	\$ 332	\$ 273	\$ 375	\$ 418	\$ 468	\$ 410
IMG PD 6M	\$ 104	\$ 113	\$ 76	\$ 103	\$ 184	\$ 194	\$ 111	\$ 174
INJ UTIL	3.1%	3.1%	2.1%	2.9%	6.9%	6.7%	3.8%	6.2%
INJ VIS 3M	0.7	0.7	0.9	0.7	0.7	0.7	0.8	0.7
INJ VIS 6M	0.9	1.0	0.7	0.9	1.0	1.1	0.8	1.0
INJ PD 3M	\$ 76	\$ 70	\$ 88	\$ 75	\$ 82	\$ 77	\$ 99	\$ 82
INJ PD 6M	\$ 163	\$ 171	\$ 129	\$ 162	\$ 196	\$ 208	\$ 156	\$ 197

TABLE 3. UTILIZATION BY SERVICE TYPE AND ACOEM CATEGORY: ALL CLAIMS (PART 1)

	ACOEM INJURY CATEGORY: ALL CLAIMS								
	NON-SPECIFIC	TRAUMA	LOW BACK - SOFT TISSUE	ALL OTHER	HAND/ WRIST SOFT TISSUE	SHOULDER SOFT TISSUE	ANKLE SOFT TISSUE	KNEE SOFT TISSUE	ELBOW SOFT TISSUE
CLMS	157,035	120,703	96,815	44,509	24,858	20,623	18,829	12,336	8,334
PCNT CLMS	29.5%	22.7%	18.2%	8.4%	4.7%	3.9%	3.5%	2.3%	1.6%
TOT PD (6 Mos)	\$ 108,304,959	\$ 62,597,442	\$ 99,832,855	\$ 35,535,378	\$ 16,680,010	\$ 19,795,007	\$ 9,816,975	\$ 10,739,302	\$ 5,933,936
PCNT PD	25.69%	14.85%	23.68%	8.43%	3.96%	4.70%	2.33%	2.55%	1.41%
E&M UTIL	81.4%	88.2%	90.8%	82.2%	88.5%	88.6%	91.5%	91.5%	86.2%
E&M VIS 3M	3.1	3.0	4.0	3.4	3.7	3.9	3.5	3.9	3.8
E&M VIS 6M	0.6	0.3	0.9	0.6	0.8	0.9	0.5	0.7	1.1
E&M PD 3M	\$ 259	\$ 225	\$ 299	\$ 301	\$ 265	\$ 287	\$ 243	\$ 277	\$ 272
E&M PD 6M	\$ 65	\$ 26	\$ 83	\$ 59	\$ 65	\$ 77	\$ 40	\$ 60	\$ 89
PM UTIL	16.1%	12.4%	42.7%	13.1%	34.3%	42.3%	25.5%	32.7%	43.4%
PM VIS 3M	5.3	4.6	5.3	5.4	4.4	4.3	3.8	3.8	4.4
PM VIS 6M	5.0	3.1	3.6	4.9	2.6	2.9	2.1	2.8	2.7
PM PD 3M	\$ 299	\$ 241	\$ 278	\$ 301	\$ 231	\$ 227	\$ 198	\$ 201	\$ 239
PM PD 6M	\$ 291	\$ 166	\$ 199	\$ 281	\$ 139	\$ 152	\$ 113	\$ 146	\$ 142
SURG UTIL	21.3%	42.3%	8.1%	26.8%	17.7%	13.6%	14.4%	12.6%	18.0%
SRG VIS 3M	1.2	1.3	1.0	1.5	1.1	1.0	1.2	1.2	0.6
SRG VIS 6M	0.2	0.1	0.6	0.2	0.2	0.5	0.2	0.6	0.2
SRG PD 3M	\$ 374	\$ 346	\$ 228	\$ 749	\$ 234	\$ 499	\$ 184	\$ 640	\$ 117
SRG PD 6M	\$ 166	\$ 35	\$ 219	\$ 151	\$ 129	\$ 697	\$ 113	\$ 790	\$ 106
CH UTIL	2.8%	0.8%	12.6%	2.3%	1.6%	3.6%	1.5%	2.4%	1.8%
CH VIS 3M	10.2	10.1	10.7	10.8	7.6	9.3	8.4	9.1	10.2
CH VIS 6M	10.3	9.9	9.4	10.4	10.6	9.3	8.3	9.8	11.4
CH PD 3M	\$ 464	\$ 468	\$ 495	\$ 537	\$ 333	\$ 426	\$ 358	\$ 391	\$ 468
CH PD 6M	\$ 466	\$ 451	\$ 431	\$ 504	\$ 467	\$ 420	\$ 348	\$ 430	\$ 516
MED UTIL	6.4%	3.5%	5.1%	8.7%	7.7%	5.5%	2.7%	3.6%	7.2%
MED VIS 3M	1.4	1.3	1.5	1.5	1.3	1.3	1.3	1.4	1.3
MED VIS 6M	0.9	0.5	1.5	0.7	0.9	1.2	0.9	1.1	1.0
MED PD 3M	\$ 460	\$ 202	\$ 698	\$ 347	\$ 549	\$ 441	\$ 356	\$ 219	\$ 505
MED PD 6M	\$ 389	\$ 154	\$ 750	\$ 240	\$ 393	\$ 417	\$ 345	\$ 275	\$ 460
IMG UTIL	31.0%	31.1%	53.2%	27.2%	44.5%	55.8%	57.7%	62.3%	40.3%
IMG VIS 3M	1.5	1.6	1.4	1.7	1.3	1.5	1.4	1.5	1.3
IMG VIS 6M	0.3	0.2	0.3	0.4	0.2	0.3	0.2	0.2	0.3
IMG PD 3M	\$ 302	\$ 168	\$ 311	\$ 290	\$ 149	\$ 300	\$ 139	\$ 299	\$ 145
IMG PD 6M	\$ 116	\$ 38	\$ 132	\$ 94	\$ 69	\$ 110	\$ 47	\$ 69	\$ 84
INJ UTIL	2.1%	0.8%	3.8%	1.6%	5.9%	5.9%	2.4%	1.6%	14.7%
INJ VIS 3M	0.7	0.8	0.7	0.9	0.8	0.8	0.8	0.7	0.8
INJ VIS 6M	1.0	0.5	1.2	0.8	0.5	0.5	0.8	0.6	0.4
INJ PD 3M	\$ 77	\$ 56	\$ 93	\$ 86	\$ 39	\$ 42	\$ 40	\$ 37	\$ 40
INJ PD 6M	\$ 171	\$ 78	\$ 273	\$ 155	\$ 32	\$ 44	\$ 66	\$ 55	\$ 24

TABLE 3B. UTILIZATION BY SERVICE TYPE AND ACOEM CATEGORY: ALL CLAIMS (PART 2)

	ACOEM INJURY CATEGORY: ALL CLAIMS (Part 2)										
	NECK SOFT		LOW BACK		HAND/WRIST		KNEE		SHOULDER		GRAND TOT
	TISSUE	NEURO	NEURO	DEGEN	DEGRNG	NECK NEURO	SHOULDER IMPINGE	COMPLEX TRAUMA	KNEE LIG		
CLAIMS	6,620	5,616	5,220	3,688	3,460	2,027	387	323	181	531,564	
PCNT CLMS	1.2%	1.1%	1.0%	0.7%	0.7%	0.4%	0.1%	0.1%	0.0%	100.0%	
TOT PD (6 Mos)	\$ 8,796,927	\$ 12,336,034	\$ 7,787,551	\$ 8,721,636	\$ 7,804,618	\$ 5,349,475	\$ 337,391	\$ 718,533	\$ 520,015	\$ 421,608,045	
PCNT PD	2.09%	2.93%	1.85%	2.07%	1.85%	1.27%	0.08%	0.17%	0.12%	100.00%	
E&M UTIL	76.0%	83.6%	76.0%	80.4%	85.5%	81.2%	78.6%	81.4%	92.3%	85.9%	
E&M VIS 3M	3.7	5.0	4.0	5.4	4.7	4.8	3.9	4.5	4.5	3.4	
E&M VIS 6M	1.3	2.2	2.1	2.8	1.6	2.5	1.4	1.8	1.4	0.7	
E&M PD 3M	\$ 324	\$ 424	\$ 343	\$ 467	\$ 396	\$ 437	\$ 282	\$ 390	\$ 384	\$ 270	
E&M PD 6M	\$ 124	\$ 207	\$ 193	\$ 272	\$ 143	\$ 243	\$ 119	\$ 157	\$ 125	\$ 64	
PM UTIL	42.3%	51.4%	36.2%	47.9%	38.0%	53.2%	42.6%	47.7%	48.6%	24.3%	
PM VIS 3M	6.6	7.5	5.5	6.1	4.3	8.1	4.5	4.8	3.8	5.1	
PM VIS 6M	5.8	7.5	6.5	6.7	6.3	8.5	2.7	7.6	5.3	4.0	
PM PD 3M	\$ 384	\$ 408	\$ 300	\$ 312	\$ 220	\$ 439	\$ 240	\$ 241	\$ 212	\$ 273	
PM PD 6M	\$ 339	\$ 435	\$ 352	\$ 365	\$ 336	\$ 474	\$ 162	\$ 378	\$ 283	\$ 220	
SURG UTIL	7.2%	12.0%	17.1%	18.5%	32.7%	12.2%	16.8%	43.7%	34.8%	22.9%	
SRG VIS 3M	1.3	1.0	1.0	0.9	1.2	1.1	1.0	1.4	1.3	1.2	
SRG VIS 6M	0.8	1.4	1.3	1.5	1.0	1.5	0.4	0.6	0.9	0.2	
SRG PD 3M	\$ 511	\$ 787	\$ 516	\$ 941	\$ 1,567	\$ 851	\$ 140	\$ 1,284	\$ 2,544	\$ 404	
SRG PD 6M	\$ 422	\$ 754	\$ 976	\$ 1,529	\$ 1,467	\$ 1,379	\$ 239	\$ 802	\$ 2,151	\$ 164	
CH UTIL	17.8%	24.4%	4.3%	13.5%	2.4%	24.4%	2.3%	1.2%	2.8%	4.6%	
CH VIS 3M	11.2	12.9	8.3	11.0	6.2	13.3	10.0	2.8	5.5	10.6	
CH VIS 6M	9.8	11.6	11.7	12.9	9.2	13.1	9.6	12.1	4.1	9.9	
CH PD 3M	\$ 598	\$ 602	\$ 412	\$ 521	\$ 270	\$ 649	\$ 467	\$ 111	\$ 262	\$ 495	
CH PD 6M	\$ 506	\$ 544	\$ 554	\$ 587	\$ 402	\$ 625	\$ 532	\$ 446	\$ 194	\$ 459	
MED UTIL	8.7%	13.1%	34.3%	12.0%	8.6%	21.5%	4.9%	17.0%	7.2%	6.0%	
MED VIS 3M	1.6	1.4	1.2	1.4	1.3	1.5	1.2	1.2	1.6	1.4	
MED VIS 6M	1.3	1.5	0.8	1.5	1.5	1.4	1.7	0.7	0.9	1.0	
MED PD 3M	\$ 814	\$ 862	\$ 777	\$ 677	\$ 204	\$ 943	\$ 600	\$ 201	\$ 415	\$ 490	
MED PD 6M	\$ 717	\$ 819	\$ 440	\$ 718	\$ 233	\$ 814	\$ 648	\$ 252	\$ 127	\$ 424	
IMG UTIL	46.9%	64.8%	31.4%	68.5%	77.3%	62.1%	52.5%	63.8%	84.0%	39.5%	
IMG VIS 3M	1.6	1.8	1.4	1.9	1.9	1.9	1.5	2.1	1.9	1.5	
IMG VIS 6M	0.4	0.6	0.6	0.8	0.4	0.8	0.5	0.6	0.4	0.3	
IMG PD 3M	\$ 391	\$ 502	\$ 237	\$ 549	\$ 557	\$ 614	\$ 288	\$ 560	\$ 493	\$ 273	
IMG PD 6M	\$ 187	\$ 224	\$ 156	\$ 257	\$ 129	\$ 345	\$ 153	\$ 185	\$ 73	\$ 103	
INJ UTIL	3.4%	12.4%	9.2%	18.4%	2.0%	10.4%	6.2%	10.8%	1.7%	2.9%	
INJ VIS 3M	0.9	0.7	0.6	0.7	0.8	0.7	0.8	0.5	0.0	0.7	
INJ VIS 6M	1.3	1.4	0.7	1.3	1.1	1.3	0.4	0.6	1.0	0.9	
INJ PD 3M	\$ 95	\$ 153	\$ 29	\$ 162	\$ 66	\$ 79	\$ 40	\$ 34	\$ -	\$ 75	
INJ PD 6M	\$ 218	\$ 331	\$ 48	\$ 332	\$ 199	\$ 268	\$ 22	\$ 67	\$ 46	\$ 162	

TABLE 3C. UTILIZATION BY SERVICE TYPE AND ACOEM CATEGORY: INDEMNITY CLAIMS (PART 1)

	ACOEM INJURY CATEGORY: INDEMNITY CLAIMS								
	NON-SPECIFIC	TRAUMA	LOW BACK - SOFT TISSUE	ALL OTHER	HAND/ WRIST SOFT TISSUE	SHOULDER SOFT TISSUE	ANKLE SOFT TISSUE	KNEE SOFT TISSUE	ELBOW SOFT TISSUE
CLMS	45,008	34,011	42,576	17,974	7,376	7,974	7,333	5,233	2,854
PCNT CLMS	23.9%	18.0%	22.6%	9.5%	3.9%	4.2%	3.9%	2.8%	1.5%
TOT PD (6 Mos)	\$ 78,134,143	\$ 41,501,439	\$ 75,435,982	\$ 27,890,127	\$ 9,872,885	\$ 14,125,986	\$ 6,423,392	\$ 7,923,135	\$ 3,606,363
PCNT PD	25.20%	13.39%	24.33%	9.00%	3.18%	4.56%	2.07%	2.56%	1.16%
E&M UTIL	83.3%	91.6%	91.6%	85.1%	87.7%	88.8%	92.7%	92.2%	85.9%
E&M VIS 3M	4.9	4.3	5.1	4.8	4.9	5.1	4.6	5.0	4.9
E&M VIS 6M	1.7	0.9	1.6	1.2	1.7	1.7	0.9	1.3	2.1
E&M PD 3M	\$ 457	\$ 368	\$ 405	\$ 461	\$ 382	\$ 396	\$ 330	\$ 372	\$ 368
E&M PD 6M	\$ 172	\$ 73	\$ 157	\$ 117	\$ 145	\$ 148	\$ 78	\$ 109	\$ 169
PM UTIL	36.1%	29.9%	56.2%	24.9%	48.5%	54.6%	37.6%	45.4%	55.4%
PM VIS 3M	6.4	5.3	6.5	5.8	5.7	5.2	4.3	4.5	5.3
PM VIS 6M	7.0	4.2	5.4	5.7	4.9	4.8	3.1	4.1	4.5
PM PD 3M	\$ 364	\$ 278	\$ 339	\$ 325	\$ 293	\$ 272	\$ 223	\$ 237	\$ 281
PM PD 6M	\$ 408	\$ 227	\$ 299	\$ 325	\$ 257	\$ 253	\$ 163	\$ 217	\$ 239
SURG UTIL	26.6%	53.6%	10.2%	38.4%	28.9%	24.0%	19.6%	19.3%	26.8%
SRG VIS 3M	1.4	1.6	1.0	1.7	1.2	1.1	1.4	1.3	0.7
SRG VIS 6M	0.5	0.1	1.0	0.3	0.4	0.7	0.4	0.9	0.2
SRG PD 3M	\$ 839	\$ 739	\$ 359	\$ 1,146	\$ 408	\$ 681	\$ 284	\$ 911	\$ 197
SRG PD 6M	\$ 446	\$ 94	\$ 386	\$ 248	\$ 253	\$ 967	\$ 209	\$ 1,178	\$ 219
CH UTIL	7.0%	2.1%	18.9%	4.0%	3.5%	6.3%	2.6%	4.1%	3.7%
CH VIS 3M	11.0	10.6	12.0	11.3	8.6	10.3	9.6	9.9	10.6
CH VIS 6M	12.3	12.0	12.2	12.0	13.7	11.8	10.3	11.3	13.1
CH PD 3M	\$ 501	\$ 496	\$ 558	\$ 567	\$ 380	\$ 471	\$ 402	\$ 418	\$ 487
CH PD 6M	\$ 557	\$ 548	\$ 559	\$ 578	\$ 603	\$ 532	\$ 427	\$ 502	\$ 596
MED UTIL	12.6%	7.7%	9.2%	13.4%	14.5%	9.9%	4.4%	6.7%	12.9%
MED VIS 3M	1.5	1.3	1.5	1.6	1.4	1.3	1.3	1.3	1.3
MED VIS 6M	1.3	0.7	1.7	0.9	1.1	1.3	1.1	1.2	1.2
MED PD 3M	\$ 597	\$ 246	\$ 781	\$ 408	\$ 631	\$ 484	\$ 400	\$ 222	\$ 601
MED PD 6M	\$ 547	\$ 220	\$ 855	\$ 311	\$ 494	\$ 495	\$ 451	\$ 296	\$ 579
IMG UTIL	52.8%	47.0%	63.0%	42.2%	51.3%	67.3%	61.7%	71.4%	46.8%
IMG VIS 3M	1.9	2.2	1.7	2.0	1.7	1.8	1.6	1.7	1.5
IMG VIS 6M	0.6	0.4	0.5	0.5	0.5	0.5	0.3	0.3	0.5
IMG PD 3M	\$ 467	\$ 254	\$ 460	\$ 366	\$ 248	\$ 459	\$ 211	\$ 429	\$ 225
IMG PD 6M	\$ 202	\$ 77	\$ 218	\$ 128	\$ 155	\$ 185	\$ 98	\$ 111	\$ 171
INJ UTIL	5.6%	2.0%	7.2%	3.1%	11.3%	10.0%	4.2%	2.6%	22.8%
INJ VIS 3M	0.7	0.7	0.6	0.8	0.7	0.7	0.7	0.7	0.8
INJ VIS 6M	1.1	0.7	1.3	0.9	0.6	0.6	0.9	0.6	0.5
INJ PD 3M	\$ 84	\$ 60	\$ 96	\$ 88	\$ 38	\$ 41	\$ 38	\$ 34	\$ 39
INJ PD 6M	\$ 204	\$ 102	\$ 300	\$ 173	\$ 43	\$ 56	\$ 86	\$ 53	\$ 33

TABLE 3D. UTILIZATION BY SERVICE TYPE AND ACOEM CATEGORY: INDEMNITY CLAIMS (PART 2)

	ACOEM INJURY CATEGORY: INDEMNITY CLAIMS (Part 2)										GRAND TOT
	NECK SOFT		LOW BACK	HAND/WRIST	SPINAL	KNEE		SHOULDER			
	TISSUE	NEURO	NEURO	DEGEN	DEGRNG	NECK NEURO	SHOULDER IMPINGE	COMPLEX TRAUMA	KNEE LIG		
CLMS		3,030	4,132	3,357	2,975	2,829	1,394	147	248	147	188,598
PCNT CLMS		1.6%	2.2%	1.8%	1.6%	1.5%	0.7%	0.1%	0.1%	0.1%	100.0%
TOT PD (6 Mos)	\$	6,642,658	\$ 10,900,181	\$ 6,287,307	\$ 8,113,294	\$ 7,201,623	\$ 4,600,980	\$ 198,885	\$ 657,785	\$ 496,503	\$ 310,012,668
PCNT PD		2.14%	3.52%	2.03%	2.62%	2.32%	1.48%	0.06%	0.21%	0.16%	100.00%
E&M UTIL		79.1%	87.0%	78.2%	84.4%	87.9%	83.8%	79.6%	84.7%	92.5%	87.9%
E&M VIS 3M		4.9	5.6	4.5	5.8	4.9	5.4	4.9	4.8	4.8	4.8
E&M VIS 6M		2.1	2.5	2.5	3.1	1.7	3.0	2.1	2.0	1.6	1.5
E&M PD 3M	\$	447	\$ 478	\$ 386	\$ 500	\$ 418	\$ 514	\$ 360	\$ 421	\$ 412	\$ 413
E&M PD 6M	\$	206	\$ 242	\$ 236	\$ 297	\$ 156	\$ 299	\$ 192	\$ 169	\$ 145	\$ 142
PM UTIL		52.9%	57.5%	40.2%	53.5%	42.3%	57.9%	51.0%	55.6%	51.7%	41.7%
PM VIS 3M		7.8	7.6	5.8	6.1	4.4	8.4	4.2	4.7	3.9	6.0
PM VIS 6M		8.4	8.0	7.7	6.9	6.6	9.8	3.6	8.1	6.0	5.7
PM PD 3M	\$	449	\$ 421	\$ 316	\$ 318	\$ 225	\$ 462	\$ 218	\$ 238	\$ 222	\$ 324
PM PD 6M	\$	484	\$ 464	\$ 421	\$ 376	\$ 352	\$ 547	\$ 194	\$ 402	\$ 324	\$ 316
SURG UTIL		12.3%	14.4%	21.5%	21.3%	37.5%	15.2%	21.8%	50.4%	40.8%	27.8%
SRG VIS 3M		1.4	1.0	1.0	0.8	1.2	1.2	1.2	1.4	1.3	1.4
SRG VIS 6M		1.0	1.5	1.5	1.6	1.0	1.6	0.7	0.6	0.9	0.4
SRG PD 3M	\$	624	\$ 857	\$ 596	\$ 968	\$ 1,593	\$ 981	\$ 242	\$ 1,387	\$ 2,636	\$ 774
SRG PD 6M	\$	511	\$ 821	\$ 1,143	\$ 1,627	\$ 1,465	\$ 1,562	\$ 488	\$ 861	\$ 2,194	\$ 365
CH UTIL		22.9%	25.8%	4.7%	14.9%	2.8%	25.6%	2.7%	1.2%	3.4%	8.8%
CH VIS 3M		12.4	13.7	8.5	10.9	5.6	14.1	8.0	1.5	5.5	11.6
CH VIS 6M		12.3	13.2	12.0	13.2	9.0	15.2	18.1	12.8	4.1	12.3
CH PD 3M	\$	668	\$ 641	\$ 413	\$ 510	\$ 241	\$ 685	\$ 484	\$ 58	\$ 262	\$ 544
CH PD 6M	\$	643	\$ 622	\$ 568	\$ 597	\$ 390	\$ 726	\$ 1,040	\$ 467	\$ 194	\$ 568
MED UTIL		14.6%	15.5%	40.5%	13.6%	9.7%	25.4%	7.5%	19.8%	8.2%	11.2%
MED VIS 3M		1.6	1.4	1.2	1.4	1.3	1.5	1.4	1.2	1.7	1.4
MED VIS 6M		1.5	1.5	0.8	1.6	1.5	1.5	2.1	0.7	1.0	1.2
MED PD 3M	\$	871	\$ 873	\$ 782	\$ 680	\$ 210	\$ 990	\$ 655	\$ 182	\$ 442	\$ 582
MED PD 6M	\$	799	\$ 863	\$ 449	\$ 748	\$ 236	\$ 881	\$ 713	\$ 281	\$ 138	\$ 540
IMG UTIL		59.6%	71.7%	35.9%	73.6%	81.0%	68.9%	61.2%	71.8%	88.4%	55.5%
IMG VIS 3M		1.8	1.9	1.5	1.9	1.9	2.1	1.9	2.2	2.0	1.9
IMG VIS 6M		0.6	0.7	0.7	0.9	0.4	0.9	0.7	0.6	0.4	0.5
IMG PD 3M	\$	533	\$ 549	\$ 261	\$ 578	\$ 582	\$ 697	\$ 420	\$ 590	\$ 530	\$ 410
IMG PD 6M	\$	258	\$ 238	\$ 181	\$ 275	\$ 134	\$ 400	\$ 223	\$ 175	\$ 85	\$ 174
INJ UTIL		6.3%	15.4%	11.0%	21.6%	2.3%	12.9%	7.5%	12.1%	2.0%	6.2%
INJ VIS 3M		0.9	0.7	0.6	0.7	0.8	0.7	0.7	0.5	0.0	0.7
INJ VIS 6M		1.5	1.4	0.7	1.3	1.1	1.4	0.4	0.6	1.0	1.0
INJ PD 3M	\$	92	\$ 159	\$ 30	\$ 165	\$ 67	\$ 78	\$ 33	\$ 31	\$ -	\$ 82
INJ PD 6M	\$	248	\$ 336	\$ 53	\$ 335	\$ 210	\$ 278	\$ 22	\$ 76	\$ 46	\$ 197

TABLE 4. UTILIZATION BY SERVICE TYPE AND ACOEM CATEGORY: NON-SPECIFIC INJURIES

	ALL CLAIMS				INDEMNITY CLAIMS			
	2001	2002	2003	Grand Total	2001	2002	2003	Grand Total
CLMS	62,911	64,964	29,160	157,035	18,425	17,543	9,040	45,008
PCNT CLMS	40.1%	41.4%	18.6%	100.0%	40.9%	39.0%	20.1%	100.0%
TOT PD (6 Mos)	\$ 42,305,770	\$ 47,247,706	\$ 18,751,484	\$108,304,959	\$ 31,684,659	\$ 33,982,454	\$ 12,467,030	\$ 78,134,143
PCNT PD	39.06%	43.62%	17.31%	100.00%	40.55%	43.49%	15.96%	100.00%
E&M UTIL	82.7%	82.1%	76.9%	81.4%	82.8%	85.6%	79.9%	83.3%
E&M VIS 3M	3.0	3.1	3.4	3.1	4.8	5.0	4.9	4.9
E&M VIS 6M	0.6	0.6	0.4	0.6	1.8	1.8	0.9	1.7
E&M PD 3M	\$ 245	\$ 262	\$ 284	\$ 259	\$ 441	\$ 479	\$ 445	\$ 457
E&M PD 6M	\$ 67	\$ 71	\$ 42	\$ 65	\$ 191	\$ 194	\$ 85	\$ 172
PM UTIL	16.0%	16.8%	14.8%	16.1%	36.5%	38.9%	29.9%	36.1%
PM VIS 3M	4.9	5.2	6.3	5.3	5.9	6.4	7.5	6.4
PM VIS 6M	5.1	5.3	3.9	5.0	7.1	7.6	5.3	7.0
PM PD 3M	\$ 276	\$ 301	\$ 350	\$ 299	\$ 335	\$ 371	\$ 421	\$ 364
PM PD 6M	\$ 303	\$ 306	\$ 223	\$ 291	\$ 422	\$ 436	\$ 301	\$ 408
SURG UTIL	21.2%	21.7%	20.4%	21.3%	25.4%	28.5%	25.1%	26.6%
SRG VIS 3M	1.2	1.2	1.4	1.2	1.4	1.4	1.7	1.4
SRG VIS 6M	0.2	0.2	0.1	0.2	0.6	0.6	0.3	0.5
SRG PD 3M	\$ 362	\$ 368	\$ 414	\$ 374	\$ 828	\$ 834	\$ 872	\$ 839
SRG PD 6M	\$ 179	\$ 174	\$ 116	\$ 166	\$ 503	\$ 478	\$ 261	\$ 446
CH UTIL	2.8%	2.9%	2.5%	2.8%	7.1%	7.5%	5.6%	7.0%
CH VIS 3M	9.8	10.3	10.9	10.2	10.4	11.3	11.8	11.0
CH VIS 6M	10.0	11.4	8.1	10.3	12.0	13.8	9.1	12.3
CH PD 3M	\$ 444	\$ 472	\$ 493	\$ 464	\$ 474	\$ 516	\$ 535	\$ 501
CH PD 6M	\$ 451	\$ 521	\$ 363	\$ 466	\$ 545	\$ 627	\$ 405	\$ 557
MED UTIL	6.2%	6.9%	5.7%	6.4%	12.5%	14.2%	9.9%	12.6%
MED VIS 3M	1.4	1.4	1.6	1.4	1.5	1.5	1.7	1.5
MED VIS 6M	1.0	1.0	0.6	0.9	1.4	1.3	0.9	1.3
MED PD 3M	\$ 432	\$ 466	\$ 508	\$ 460	\$ 566	\$ 616	\$ 620	\$ 597
MED PD 6M	\$ 411	\$ 417	\$ 264	\$ 389	\$ 601	\$ 575	\$ 331	\$ 547
IMG UTIL	30.3%	32.3%	29.7%	31.0%	52.0%	56.0%	48.1%	52.8%
IMG VIS 3M	1.5	1.5	1.8	1.5	1.8	1.9	2.1	1.9
IMG VIS 6M	0.4	0.4	0.2	0.3	0.6	0.6	0.3	0.6
IMG PD 3M	\$ 282	\$ 301	\$ 351	\$ 302	\$ 438	\$ 481	\$ 498	\$ 467
IMG PD 6M	\$ 122	\$ 124	\$ 81	\$ 116	\$ 217	\$ 222	\$ 121	\$ 202
INJ UTIL	2.3%	2.2%	1.4%	2.1%	6.4%	6.3%	3.0%	5.6%
INJ VIS 3M	0.7	0.7	0.9	0.7	0.7	0.7	0.8	0.7
INJ VIS 6M	1.0	1.0	0.8	1.0	1.1	1.2	0.9	1.1
INJ PD 3M	\$ 75	\$ 71	\$ 104	\$ 77	\$ 82	\$ 79	\$ 109	\$ 84
INJ PD 6M	\$ 166	\$ 185	\$ 143	\$ 171	\$ 193	\$ 222	\$ 182	\$ 204

TABLE 5. UTILIZATION BY SERVICE TYPE AND ACOEM CATEGORY: TRAUMA

	ALL CLAIMS				INDEMNITY CLAIMS			
	2001	2002	2003	Grand Total	2001	2002	2003	Grand Total
CLMS	49,368	49,353	21,982	120,703	13,389	13,561	7,061	34,011
PCNT CLMS	40.9%	40.9%	18.2%	100.0%	39.4%	39.9%	20.8%	100.0%
TOT PD (6 Mos)	\$ 24,495,215	\$ 25,636,771	\$ 12,465,456	\$ 62,597,442	\$ 16,289,007	\$ 16,897,703	\$ 8,314,729	\$ 41,501,439
PCNT PD	39.13%	40.95%	19.91%	100.00%	39.25%	40.72%	20.03%	100.00%
E&M UTIL	91.4%	88.5%	80.4%	88.2%	94.4%	92.2%	85.3%	91.6%
E&M VIS 3M	2.8	2.9	3.6	3.0	4.1	4.2	4.9	4.3
E&M VIS 6M	0.3	0.3	0.3	0.3	0.9	1.0	0.7	0.9
E&M PD 3M	\$ 208	\$ 222	\$ 276	\$ 225	\$ 348	\$ 366	\$ 415	\$ 368
E&M PD 6M	\$ 25	\$ 28	\$ 23	\$ 26	\$ 76	\$ 80	\$ 55	\$ 73
PM UTIL	11.8%	12.9%	12.9%	12.4%	30.0%	31.2%	27.3%	29.9%
PM VIS 3M	3.9	4.6	5.7	4.6	4.6	5.5	6.6	5.3
PM VIS 6M	3.0	3.4	2.8	3.1	4.1	4.7	3.6	4.2
PM PD 3M	\$ 210	\$ 243	\$ 300	\$ 241	\$ 242	\$ 284	\$ 340	\$ 278
PM PD 6M	\$ 160	\$ 184	\$ 141	\$ 166	\$ 218	\$ 253	\$ 185	\$ 227
SURG UTIL	43.6%	42.9%	38.2%	42.3%	55.1%	54.5%	49.1%	53.6%
SRG VIS 3M	1.2	1.2	1.5	1.3	1.5	1.5	1.8	1.6
SRG VIS 6M	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
SRG PD 3M	\$ 337	\$ 326	\$ 419	\$ 346	\$ 752	\$ 700	\$ 795	\$ 739
SRG PD 6M	\$ 37	\$ 35	\$ 30	\$ 35	\$ 105	\$ 97	\$ 65	\$ 94
CH UTIL	0.8%	0.9%	0.7%	0.8%	2.1%	2.4%	1.4%	2.1%
CH VIS 3M	9.9	9.5	11.9	10.1	10.8	10.2	11.1	10.6
CH VIS 6M	10.6	9.1	10.4	9.9	13.4	11.0	11.6	12.0
CH PD 3M	\$ 468	\$ 446	\$ 531	\$ 468	\$ 512	\$ 481	\$ 500	\$ 496
CH PD 6M	\$ 484	\$ 421	\$ 460	\$ 451	\$ 607	\$ 510	\$ 515	\$ 548
MED UTIL	3.1%	3.7%	3.7%	3.5%	7.0%	8.6%	7.5%	7.7%
MED VIS 3M	1.3	1.2	1.5	1.3	1.3	1.3	1.6	1.3
MED VIS 6M	0.5	0.6	0.5	0.5	0.7	0.8	0.6	0.7
MED PD 3M	\$ 185	\$ 195	\$ 250	\$ 202	\$ 235	\$ 238	\$ 283	\$ 246
MED PD 6M	\$ 152	\$ 168	\$ 125	\$ 154	\$ 230	\$ 239	\$ 161	\$ 220
IMG UTIL	30.9%	31.7%	30.1%	31.1%	47.3%	48.1%	44.1%	47.0%
IMG VIS 3M	1.6	1.6	1.9	1.6	2.1	2.1	2.5	2.2
IMG VIS 6M	0.2	0.2	0.2	0.2	0.5	0.5	0.4	0.4
IMG PD 3M	\$ 149	\$ 165	\$ 217	\$ 168	\$ 229	\$ 254	\$ 304	\$ 254
IMG PD 6M	\$ 37	\$ 41	\$ 35	\$ 38	\$ 79	\$ 84	\$ 60	\$ 77
INJ UTIL	0.7%	0.9%	0.7%	0.8%	1.9%	2.4%	1.5%	2.0%
INJ VIS 3M	0.8	0.7	0.8	0.8	0.7	0.7	0.7	0.7
INJ VIS 6M	0.5	0.6	0.5	0.5	0.6	0.7	0.6	0.7
INJ PD 3M	\$ 62	\$ 53	\$ 54	\$ 56	\$ 65	\$ 57	\$ 57	\$ 60
INJ PD 6M	\$ 69	\$ 89	\$ 66	\$ 78	\$ 92	\$ 118	\$ 77	\$ 102

TABLE 6. UTILIZATION BY SERVICE TYPE AND ACOEM CATEGORY: LOW BACK SOFT TISSUE

	ALL CLAIMS				INDEMNITY CLAIMS			
	2001	2002	2003	Grand Total	2001	2002	2003	Grand Total
CLMS	37,785	39,483	19,547	96,815	16,790	17,029	8,757	42,576
PCNT CLMS	39.0%	40.8%	20.2%	100.0%	39.4%	40.0%	20.6%	100.0%
TOT PD (6 Mos)	\$ 37,160,659	\$ 43,507,423	\$ 19,164,774	\$ 99,832,855	\$ 29,222,918	\$ 32,946,915	\$ 13,266,149	\$ 75,435,982
PCNT PD	37.22%	43.58%	19.20%	100.00%	38.74%	43.68%	17.59%	100.00%
E&M UTIL	92.6%	91.3%	86.4%	90.8%	92.6%	92.5%	87.9%	91.6%
E&M VIS 3M	3.7	4.0	4.4	4.0	4.9	5.2	5.5	5.1
E&M VIS 6M	0.9	1.0	0.7	0.9	1.8	1.8	1.1	1.6
E&M PD 3M	\$ 279	\$ 302	\$ 335	\$ 299	\$ 385	\$ 413	\$ 430	\$ 405
E&M PD 6M	\$ 85	\$ 93	\$ 60	\$ 83	\$ 168	\$ 175	\$ 96	\$ 157
PM UTIL	41.5%	45.0%	40.4%	42.7%	55.6%	59.2%	51.5%	56.2%
PM VIS 3M	4.8	5.4	6.2	5.3	5.9	6.6	7.3	6.5
PM VIS 6M	3.6	4.0	2.9	3.6	5.5	6.0	3.9	5.4
PM PD 3M	\$ 252	\$ 281	\$ 325	\$ 278	\$ 311	\$ 345	\$ 381	\$ 339
PM PD 6M	\$ 195	\$ 221	\$ 157	\$ 199	\$ 298	\$ 337	\$ 214	\$ 299
SURG UTIL	7.1%	9.2%	7.7%	8.1%	9.5%	11.4%	9.3%	10.2%
SRG VIS 3M	0.9	1.0	1.2	1.0	0.9	1.0	1.2	1.0
SRG VIS 6M	0.6	0.6	0.3	0.6	1.1	1.1	0.5	1.0
SRG PD 3M	\$ 272	\$ 195	\$ 229	\$ 228	\$ 421	\$ 312	\$ 348	\$ 359
SRG PD 6M	\$ 296	\$ 198	\$ 129	\$ 219	\$ 500	\$ 363	\$ 216	\$ 386
CH UTIL	13.0%	12.7%	11.9%	12.6%	19.7%	19.4%	16.3%	18.9%
CH VIS 3M	10.3	10.6	11.6	10.7	11.6	12.0	13.1	12.0
CH VIS 6M	9.4	10.4	7.1	9.4	12.5	13.3	8.8	12.2
CH PD 3M	\$ 477	\$ 492	\$ 535	\$ 495	\$ 541	\$ 558	\$ 597	\$ 558
CH PD 6M	\$ 436	\$ 478	\$ 322	\$ 431	\$ 578	\$ 612	\$ 397	\$ 559
MED UTIL	4.4%	5.9%	4.9%	5.1%	8.2%	10.7%	8.0%	9.2%
MED VIS 3M	1.3	1.5	1.8	1.5	1.4	1.5	1.9	1.5
MED VIS 6M	1.6	1.6	1.2	1.5	1.8	1.7	1.3	1.7
MED PD 3M	\$ 723	\$ 671	\$ 721	\$ 698	\$ 807	\$ 760	\$ 784	\$ 781
MED PD 6M	\$ 856	\$ 751	\$ 563	\$ 750	\$ 979	\$ 853	\$ 613	\$ 855
IMG UTIL	52.5%	55.2%	50.6%	53.2%	62.6%	65.5%	58.9%	63.0%
IMG VIS 3M	1.4	1.4	1.7	1.4	1.6	1.7	1.9	1.7
IMG VIS 6M	0.3	0.3	0.2	0.3	0.6	0.5	0.3	0.5
IMG PD 3M	\$ 274	\$ 314	\$ 378	\$ 311	\$ 407	\$ 474	\$ 536	\$ 460
IMG PD 6M	\$ 133	\$ 146	\$ 96	\$ 132	\$ 229	\$ 244	\$ 137	\$ 218
INJ UTIL	4.0%	4.1%	2.7%	3.8%	7.6%	8.0%	4.6%	7.2%
INJ VIS 3M	0.7	0.6	0.9	0.7	0.6	0.6	0.9	0.6
INJ VIS 6M	1.2	1.3	1.0	1.2	1.3	1.4	1.0	1.3
INJ PD 3M	\$ 90	\$ 86	\$ 123	\$ 93	\$ 93	\$ 89	\$ 131	\$ 96
INJ PD 6M	\$ 282	\$ 288	\$ 200	\$ 273	\$ 316	\$ 312	\$ 205	\$ 300

TABLE 7. UTILIZATION BY SERVICE TYPE AND ACOEM CATEGORY: OTHER ACOEM

	ALL CLAIMS				INDEMNITY CLAIMS			
	2001	2002	2003	Grand Total	2001	2002	2003	Grand Total
CLMS	16,555	16,506	11,448	44,509	6,727	6,837	4,410	17,974
PCNT CLMS	37.2%	37.1%	25.7%	100.0%	37.4%	38.0%	24.5%	100.0%
TOT PD (6 Mos)	\$ 13,379,247	\$ 13,808,667	\$ 8,347,465	\$ 35,535,378	\$ 10,798,116	\$ 11,046,768	\$ 6,045,242	\$ 27,890,127
PCNT PD	37.65%	38.86%	23.49%	100.00%	38.72%	39.61%	21.68%	100.00%
E&M UTIL	86.8%	81.6%	76.4%	82.2%	87.2%	85.8%	80.8%	85.1%
E&M VIS 3M	3.2	3.4	3.7	3.4	4.7	4.7	5.0	4.8
E&M VIS 6M	0.7	0.7	0.4	0.6	1.5	1.3	0.7	1.2
E&M PD 3M	\$ 286	\$ 303	\$ 325	\$ 301	\$ 458	\$ 458	\$ 473	\$ 461
E&M PD 6M	\$ 65	\$ 66	\$ 37	\$ 59	\$ 138	\$ 126	\$ 68	\$ 117
PM UTIL	13.4%	14.1%	11.4%	13.1%	26.4%	26.1%	20.9%	24.9%
PM VIS 3M	4.8	5.5	6.4	5.4	5.2	6.0	6.8	5.8
PM VIS 6M	5.1	5.5	3.6	4.9	5.8	6.4	3.8	5.7
PM PD 3M	\$ 266	\$ 308	\$ 349	\$ 301	\$ 289	\$ 336	\$ 374	\$ 325
PM PD 6M	\$ 299	\$ 313	\$ 192	\$ 281	\$ 349	\$ 364	\$ 200	\$ 325
SURG UTIL	28.0%	27.2%	24.6%	26.8%	38.5%	39.4%	36.7%	38.4%
SRG VIS 3M	1.5	1.5	1.7	1.5	1.6	1.7	1.9	1.7
SRG VIS 6M	0.2	0.2	0.1	0.2	0.3	0.3	0.1	0.3
SRG PD 3M	\$ 690	\$ 740	\$ 860	\$ 749	\$ 1,082	\$ 1,106	\$ 1,316	\$ 1,146
SRG PD 6M	\$ 179	\$ 163	\$ 88	\$ 151	\$ 310	\$ 262	\$ 124	\$ 248
CH UTIL	2.2%	2.3%	2.3%	2.3%	4.1%	4.0%	3.7%	4.0%
CH VIS 3M	10.1	10.2	12.5	10.8	10.9	10.5	13.3	11.3
CH VIS 6M	10.6	12.0	7.9	10.4	12.1	14.1	8.2	12.0
CH PD 3M	\$ 514	\$ 506	\$ 613	\$ 537	\$ 558	\$ 513	\$ 672	\$ 567
CH PD 6M	\$ 527	\$ 580	\$ 365	\$ 504	\$ 599	\$ 673	\$ 384	\$ 578
MED UTIL	9.3%	9.5%	6.8%	8.7%	14.4%	14.9%	9.7%	13.4%
MED VIS 3M	1.4	1.4	1.7	1.5	1.5	1.5	1.8	1.6
MED VIS 6M	0.7	0.8	0.4	0.7	1.0	1.0	0.4	0.9
MED PD 3M	\$ 339	\$ 349	\$ 358	\$ 347	\$ 405	\$ 413	\$ 404	\$ 408
MED PD 6M	\$ 255	\$ 272	\$ 144	\$ 240	\$ 346	\$ 340	\$ 161	\$ 311
IMG UTIL	27.6%	28.1%	25.5%	27.2%	43.2%	43.1%	39.3%	42.2%
IMG VIS 3M	1.7	1.7	2.0	1.7	1.9	2.0	2.2	2.0
IMG VIS 6M	0.4	0.4	0.2	0.4	0.6	0.5	0.3	0.5
IMG PD 3M	\$ 261	\$ 294	\$ 330	\$ 290	\$ 336	\$ 374	\$ 404	\$ 366
IMG PD 6M	\$ 101	\$ 108	\$ 62	\$ 94	\$ 146	\$ 143	\$ 75	\$ 128
INJ UTIL	2.0%	1.6%	1.1%	1.6%	4.1%	3.0%	1.8%	3.1%
INJ VIS 3M	0.9	0.7	0.9	0.9	0.8	0.7	0.9	0.8
INJ VIS 6M	0.9	1.0	0.4	0.8	0.9	1.1	0.4	0.9
INJ PD 3M	\$ 102	\$ 74	\$ 72	\$ 86	\$ 102	\$ 75	\$ 73	\$ 88
INJ PD 6M	\$ 184	\$ 172	\$ 40	\$ 155	\$ 206	\$ 182	\$ 38	\$ 173

TABLE 8. UTILIZATION BY SERVICE TYPE AND ACOEM CATEGORY: LOW BACK W/ NEUROPATHY

	ALL CLAIMS				INDEMNITY CLAIMS			
	2001	2002	2003	Grand Total	2001	2002	2003	Grand Total
CLMS	2,170	2,389	1,057	5,616	1,623	1,761	748	4,132
PCNT CLMS	38.6%	42.5%	18.8%	100.0%	39.3%	42.6%	18.1%	100.0%
TOT PD (6 Mos)	\$ 4,404,450	\$ 5,670,545	\$ 2,261,039	\$ 12,336,034	\$ 3,994,409	\$ 5,061,939	\$ 1,843,833	\$ 10,900,181
PCNT PD	35.70%	45.97%	18.33%	100.00%	36.65%	46.44%	16.92%	100.00%
E&M UTIL	84.1%	84.9%	79.8%	83.6%	88.3%	87.5%	83.0%	87.0%
E&M VIS 3M	4.7	5.1	5.5	5.0	5.2	5.7	6.1	5.6
E&M VIS 6M	2.2	2.3	1.8	2.2	2.6	2.7	1.9	2.5
E&M PD 3M	\$ 394	\$ 429	\$ 477	\$ 424	\$ 442	\$ 487	\$ 534	\$ 478
E&M PD 6M	\$ 209	\$ 222	\$ 170	\$ 207	\$ 245	\$ 262	\$ 185	\$ 242
PM UTIL	49.9%	53.8%	48.9%	51.4%	57.3%	59.7%	52.9%	57.5%
PM VIS 3M	6.9	7.5	8.8	7.5	7.1	7.7	8.9	7.6
PM VIS 6M	7.2	8.2	6.2	7.5	7.8	8.8	6.2	8.0
PM PD 3M	\$ 357	\$ 415	\$ 500	\$ 408	\$ 369	\$ 433	\$ 510	\$ 421
PM PD 6M	\$ 405	\$ 483	\$ 378	\$ 435	\$ 440	\$ 520	\$ 373	\$ 464
SURG UTIL	11.8%	12.5%	11.6%	12.0%	13.8%	15.2%	14.2%	14.4%
SRG VIS 3M	0.9	1.2	1.0	1.0	0.8	1.2	1.0	1.0
SRG VIS 6M	1.5	1.5	1.3	1.4	1.6	1.5	1.2	1.5
SRG PD 3M	\$ 710	\$ 886	\$ 709	\$ 787	\$ 791	\$ 939	\$ 790	\$ 857
SRG PD 6M	\$ 768	\$ 781	\$ 661	\$ 754	\$ 869	\$ 866	\$ 609	\$ 821
CH UTIL	23.9%	24.4%	25.5%	24.4%	24.6%	26.1%	27.3%	25.8%
CH VIS 3M	12.4	12.6	14.3	12.9	13.1	13.6	15.1	13.7
CH VIS 6M	11.4	13.0	8.7	11.6	13.0	15.0	9.5	13.2
CH PD 3M	\$ 570	\$ 593	\$ 683	\$ 602	\$ 601	\$ 639	\$ 725	\$ 641
CH PD 6M	\$ 531	\$ 621	\$ 402	\$ 544	\$ 605	\$ 716	\$ 442	\$ 622
MED UTIL	11.5%	14.8%	12.7%	13.1%	13.3%	17.8%	15.1%	15.5%
MED VIS 3M	1.3	1.4	1.7	1.4	1.3	1.4	1.8	1.4
MED VIS 6M	1.4	1.6	1.2	1.5	1.5	1.6	1.2	1.5
MED PD 3M	\$ 798	\$ 874	\$ 946	\$ 862	\$ 782	\$ 908	\$ 948	\$ 873
MED PD 6M	\$ 940	\$ 823	\$ 586	\$ 819	\$ 1,054	\$ 857	\$ 515	\$ 863
IMG UTIL	62.2%	66.6%	66.2%	64.8%	69.6%	73.5%	72.1%	71.7%
IMG VIS 3M	1.7	1.7	2.0	1.8	1.8	1.9	2.1	1.9
IMG VIS 6M	0.6	0.7	0.5	0.6	0.7	0.8	0.4	0.7
IMG PD 3M	\$ 453	\$ 497	\$ 608	\$ 502	\$ 497	\$ 546	\$ 667	\$ 549
IMG PD 6M	\$ 228	\$ 256	\$ 142	\$ 224	\$ 243	\$ 276	\$ 138	\$ 238
INJ UTIL	12.7%	12.9%	11.0%	12.4%	15.5%	16.1%	13.2%	15.4%
INJ VIS 3M	0.7	0.7	0.6	0.7	0.7	0.8	0.7	0.7
INJ VIS 6M	1.3	1.5	1.3	1.4	1.4	1.5	1.2	1.4
INJ PD 3M	\$ 171	\$ 140	\$ 148	\$ 153	\$ 174	\$ 145	\$ 160	\$ 159
INJ PD 6M	\$ 318	\$ 352	\$ 303	\$ 331	\$ 327	\$ 355	\$ 304	\$ 336