

Many Workers Seek Treatment for Work-Related MSDs under Private Health Insurance

Comparison of Musculoskeletal Disorder Health Claims Between Construction Floor Layers and a General Working Population

*Ann Marie Dale, Daniel Ryan, Laura Welch, Margaret Olsen, Bryan Buchholz, and Bradley Evanoff.
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Overview

Researchers compared private medical insurance claims filed by 1,475 floor layers between 2006 and 2010 with claims from a demographically comparable sample of 14,750 workers in general industry. The floor layers were significantly more likely to file claims for treatment of MSDs (musculoskeletal disorders). These results suggested that many workers were relying on group health insurance to pay for treatment of work-related injuries, concealing the true prevalence of occupational injury and shifting monetary costs from the workers' compensation system and employer to privately financed health insurance and the worker.

Key Findings

- More than half of the floor layers filed claims for treatment of musculoskeletal injuries, compared to 39% of the workers in general industry.
- Floor layers were twice as likely as the general working population to report MSDs in the knee and neck.
- The findings indicate a significant under-recognition of the prevalence and incidence of occupational injury among construction floor layers.
- The findings suggest an important example of market failure. Significant costs that should be paid by workers' compensation – and ultimately fall on the responsible employer, though experience modification rate adjustments – are passed on instead to group health insurance pools to be paid by other employers and by the workers themselves.

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See abstract:

<http://bmj.co/1y42qAU>

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