

Murdo, Patricia

Subject: FW: thanks for help on treating physician questions

From: Michael Marsh
Sent: Friday, April 18, 2014 8:42 AM
To: Murdo, Patricia
Subject: RE: thanks for help on treating physician questions

Pat

Midland Claims Service, Inc. and Industrial Injury Claims®			
Subrogation Comparisons			
Actual Claims As of 12/31/2013			
Company	Claim Count	Total Incurred Loss	Avg Cost / Claim
10	15641	\$47,114,540	\$3,012
20	5350	\$18,011,963	\$3,367
30	4858	\$43,480,438	\$8,950
Total	25849	\$108,606,941	\$4,202
Subrogation Potential Claims Not Pursued			
Total	228	\$3,355,891	\$14,719
	% of Total		
	0.9%	3.1%	
Done: 3/17/2014			

I'll think about the treating physician issue. While one side claims that balance is lacking, we don't see that at all in our practice. Where the balance was previously lacking was when the worker could (and still do at times) change physicians or use multiple physicians without any ability for common sense intervention by the insurer or claims facility. The issue of physician shopping may be one of system abuse, and unfortunately a very limited number of parties on both sides of the issue may be guilty of the practice at times. As far as I was aware, ANY issue in Montana can go to mediation, the requisite step before entering the MT Workers' Compensation Court. The issue of 'correct' or 'timely' treatment is used sometimes to justify positions, but typically it is the issue of CAUSATION that is the cause of the doctor shopping. I am aware of very few instances where either party will change doctors because the treatment is not appropriate for the 'accepted' condition.

Mike

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