

RESEARCH FLASH
 Information Management Division
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Claims Enrolled in Managed Care Organizations – Reference Year 2005

Workers' compensation insurers and self-insured employers may contract with Managed Care Organizations (MCOs) who provide health care to injured workers. At any point after a worker is injured, their workers' compensation insurer or self-insured employer may elect to enroll the worker in the MCO for treatment of their injury. Although nearly two-thirds of Oregon employers and employees are covered by MCO contracts, less than half of accepted disabling claims are enrolled in an MCO.

As of June 30, 2006, forty-two percent of reference year 2005 accepted disabling claims were enrolled in an MCO at some point during the claim. The number of MCO enrollments and the percentage of ADCs that were enrolled increased between 2004 and 2005. SAIF continues to be responsible for the most MCO enrollments, enrolling 70.6% of their ADCs and contributing 79.8% of all workers' compensation MCO enrollments.

MCO enrollment: reference years 2003, 2004, and 2005.

Insurer	Claim Reference Year ¹		
	2003	2004	2005
SAIF			
Accepted disabling claims (ADCs)	9,430	10,122	10,463
ADCs enrolled in MCOs	6,636	7,060	7,390
Percent of SAIF ADCs that were enrolled	70.4%	69.7%	70.6%
Percent of all enrolled ADCs ²	77.8%	77.6%	79.8%
Private Insurers			
Accepted disabling claims (ADCs)	8,252	8,177	7,628
ADCs enrolled in MCOs	682	851	599
Percent of Private ADCs that were enrolled	8.3%	10.4%	7.9%
Percent of all enrolled ADCs ²	8.0%	9.4%	6.5%
Self-Insured Employers			
Accepted disabling claims (ADCs)	4,033	3,848	3,861
ADCs enrolled in MCOs	1,214	1,183	1,270
Percent of Self-Insured ADCs that were enrolled	30.1%	30.7%	32.9%
Percent of all enrolled ADCs ²	14.2%	13.0%	13.7%
Total			
Accepted disabling claims (ADCs)	21,828	22,252	22,021
ADCs enrolled in MCOs	8,532	9,095	9,259
Percent of all enrolled ADCs ²	39.1%	40.9%	42.0%

¹ Claims Reference Year is the year the disabling claim was accepted.

² ADC totals include claims from non-complying employers and claims with unknown insurers.

More detailed analysis of 2005 MCO coverage and enrollment will be published in a forthcoming Research Alert.

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