

Medical Relations  
*Under*  
Workmen's Compensation  
Revised

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A Report Prepared

*By*

*The Bureau of Medical Economics*

*American Medical Association*

*with*

*Revision as of July 1935*

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## INTRODUCTION

A new study of workmen's compensation cannot justify itself on the ground of lack of existing material dealing with this subject. Before compensation laws were enacted, the federal and state governments investigated the workings of such legislation in other countries and published voluminous reports, largely on institutions and methods of administration. Existing and past laws, commission and court decisions are amply presented in digests and discussions. Methods of adjusting and determining compensation for various injuries have been continuously and quite thoroughly treated. The complex systems of calculating and applying insurance rates is another phase on which a small army of actuaries, statisticians and inspectors are constantly engaged. Traumatic surgery and the technic of industrial medicine is another field occupied by its own specialists.

The one important phase that has remained comparatively neglected is the part played by the medical profession as a profession, as well as by the individual physician and surgeon in the institutions of compensation and in relations with such other factors as officials, carriers, employees and employers. Isolated phases have been frequently treated, and these have been freely cited where possible, but there have been only sporadic attempts to analyze the position and trace the history and present relations of the medical profession in the development and administration of compensation systems. In spite of increased recognition of the importance of that part of compensation which is awarded to the accident victim "in kind" through the services of physicians, students of this subject have been principally interested in other features.

This study aims to be at least a start in this field. It seeks to trace the part played by the medical profession in the evolution of compensation systems and to appraise its present position. Such subjects as the choice of physician, the character of service rendered under various conditions, the amount and forms of payment, and the different methods of organizing the medical service naturally fall within its scope.

The reactions on the medical profession of so far-reaching and comprehensive a system of medical care as that involved in compensation are an important part of such a study. In spite of some efforts in that direction, compensation practice has not been isolated from general practice. Developments in either of these fields quickly produce effects in the other. Contract practice, solicitation, methods of mass payment and treatment, fee-splitting, and the deteriorated medical service that accompanies these, cannot be quarantined within the compensation stockade. They affect in some degree every form of medical practice and therefore not only are the vital concern of the entire medical profession but, what is of even deeper significance, become the vital concern of the entire public, whose lives and health depend so closely on maintaining the highest possible standards of medical service.

The limits set for the study manifestly made it impossible to treat in any adequate way the special problems of individual states. Yet the very wide divergence not only in legislation and forms of administration but also in the customs, history and institutions that exist in the various states make such studies an absolutely necessary prelude to any effective program of professional action. Such local problems must be, and are now becoming, subjects of special study and analysis preliminary to action in several states. This work will have accomplished one of its main objectives if it assists and encourages such further investigation and action.

## APPENDIX A

### Medical Provisions

(Blank Space in Column Indicates No Change)

State	1915	1920	1925	1930
Alabama.....	No law	60 days, maximum \$100		
Alaska.....	Maximum \$150, in fatal cases only without dependents		1 year for injury, maximum \$195 in fatal, without dependents	
Arizona.....	None	None	90 days. Commission may extend. No monetary limit	
California.....	90 days. Commission may extend. No monetary limit	No limit, time or amount		
Colorado.....	80 days, maximum \$100	60 days, maximum \$200		4 months, maximum \$500
Connecticut.....	Unlimited time or amount			
Delaware.....	2 weeks, maximum \$25	2 weeks, maximum \$75	30 days, maximum \$100. Board may require further treatment	
Dist. of Columbia.	No law	No law	No law	No limit, time or amount
Georgia.....	No law	(1921) 30 days, maximum \$100		
Hawaii.....	14 days, maximum \$50	No time limit, maximum \$150	No limit, time or amount	
Idaho.....	(1918) No limit, time or amount			
Illinois.....	8 weeks, maximum \$200	8 weeks, maximum \$200. Excess necessary to cure	No limit, time or amount	
Indiana.....	30 days. No monetary limit	Ind. board may order additional 30 days		
Iowa.....	2 weeks, maximum \$100	4 weeks, maximum \$100. Commissioner may order \$100 more	Maximum additional \$200	
Kansas.....	None, except no dependent fatal cases	50 days, maximum \$150		60 days, maximum \$100. Additional \$100 may be ordered
Kentucky.....	(1918) 90 days, maximum \$100	90 days, maximum \$100. Additional \$100 may be ordered by board		
Louisiana.....	2 weeks, maximum \$100	Maximum \$150. No time limit	Maximum \$250. No time limit. For hernia, maximum \$250	Hernia provision omitted
Maine.....	(1916) 2 weeks, maximum \$30	30 days, maximum \$100. Time and amount subject to extension		
Maryland.....	No time limit. Maximum \$150	No time limit. Maximum \$300	No time limit. Maximum \$500	
Massachusetts.....	2 weeks. Board may extend.			

Montana.....	2 weeks, maximum \$50	.....	6 months, Maximum \$500, plus hernia operating fee \$50	60 days, maximum \$750 Hernia fee \$100
Nebraska.....	3 weeks, maximum \$200	No time limit. Maximum \$200	No limit, time or money	
Nevada.....	4 months. No monetary limit	60 days, may be extended to 1 year. No monetary limit	6 months, may be extended to 18 months. No monetary limit	
New Hampshire....	No provision	.....	14 days. No monetary limit	
New Jersey.....	2 weeks, maximum \$50	4 weeks, maximum \$50. Bureau may order additional	No time limit, maximum \$50 for physician's service; \$50 for hospital	Bureau may extend
New Mexico.....	(1917) 8 weeks, maximum \$50	2 weeks, maximum \$50	10 days, maximum \$150	No time limit. Maximum \$350
New York.....	60 days. No monetary limit	Subject to extension	No limit, time or money	10 weeks, subject to extension.
North Carolina....	No law	No law	No law	No monetary limit
North Dakota.....	No law	No limit, time or money		
Ohio.....	No time limit. Maximum \$200	Commission may extend		
Oklahoma.....	15 days. No monetary limit	60 days, maximum \$100		
Oregon.....	No time limit. Maximum \$250	Subject to extensions		
Pennsylvania.....	14 days. Maximum \$25. Major operation, maximum \$75	30 days, maximum \$100. Exclusive of hospital treatments		
Porto Rico.....	No law	No law	No law	No limit, time or money
Rhode Island.....	2 weeks. No monetary limit	4 weeks. No monetary limit	8 weeks, maximum \$200	8 weeks, maximum \$150
South Dakota.....	(1917) 4 weeks, maximum \$100	12 weeks, maximum \$150	.....	12 weeks, maximum \$200
Tennessee.....	No law	30 days, maximum \$100		
Texas.....	1 week. No monetary limit	2 weeks. No monetary limit. Board may extend hospital treatment	4 weeks. No monetary limit	
Utah.....	No time limit. Maximum \$200	No time limit. Maximum \$500		
Vermont.....	2 weeks, maximum \$75	2 weeks, maximum \$100	.....	Medical aid 2 weeks, maximum \$50. Hospital 30 days, maximum \$150 Commission may extend to 180 days
Virginia.....	30 days. No monetary limit	60 days. No monetary limit	.....	
Washington.....	No provision	Medical aid provided. No monetary limit		
West Virginia.....	No time limit. Maximum \$300	No time limit. Maximum \$600	No time limit. Maximum \$300. Commissioner may add \$600 in permanent disability cases	
Wisconsin.....	90 days. No monetary limit	Commission may extend		
Wyoming.....	No provision	No time limit. Maximum \$100	No time limit. Maximum \$300	
U. S. Federal Employees.....	No law	No time or money limit		
U. S. (Longshoremen Harbor Workers).....	No law	No law	No law	No time or money limit



## APPENDIX B

As a check on material obtained elsewhere, and to supplement such material, three questionnaires were used. The first was sent to all secretaries of county medical societies and asked for the following information:

1. Are the present arrangements with respect to dealings between the State Department of Industrial Relations or the State Industrial Commission and the medical profession on workmen's compensation cases satisfactory?
2. If not satisfactory, how could the relations be improved?
3. Did the State Medical Association take any part in forming the state workmen's compensation law?
4. In what other ways has the State Medical Association been actively interested in the state workmen's compensation law?
5. Attach here a copy of the industrial accident and occupational diseases fee schedule.
6. Is this schedule satisfactory to the State Medical Association?
7. If not satisfactory, indicate here the changes that should be made.
8. Are physicians' claims for the care of industrial accidents and occupational diseases settled promptly and fully by your State Department of Industrial Relations?
9. If not settled promptly and in full, what are the reasons for delay in adjustment?

Later the following questionnaire was sent to the secretaries of state medical societies:

1. What official positions are held by physicians in the administration of the workmen's compensation act?
2. What are their salaries, duties and powers?
3. How are physicians concerned with administration selected?
4. Does organized medicine have any voice in that selection?
5. What medical institutions such as clinics, hospital associations, or forms of contract practice have been set up in connection with the administration of workmen's compensation sickness and accident benefits?
6. Is there an official fee schedule? If so, will you please send a copy.
7. What, if any, share did organized medicine have in framing this schedule?

8. If there is no schedule, how are fees determined and is this method satisfactory to the physician?
9. What arrangements are made with hospitals for care of compensation patients?
10. Do hospital surgeons receive fees for work done for such patients?
11. Just what part do physicians take in rehabilitation work done for disabled workmen?
12. What organizations have been created by the medical association to deal with compensation work?
13. Are the physicians generally satisfied with the working of the compensation law in your state?
14. If not, what changes are desired?
15. Have any divisions arisen among the physicians as a result of compensation?
16. If so, what divisions and with what results?
17. Do hospitals caring for compensation cases collect fees for medical service as well as for hospital care?
18. If so, are the medical fees retained by the hospitals or are they remitted to the physicians rendering the services?

In order to verify and supplement the material obtainable from the published reports of state compensation commissions and other administrative bodies, these authorities were asked for the following information:

1. A. Insurance Premiums? B. Compensation? C. Medical Care?
2. Has the Commission a medical department or advisers? If so, what are the functions, duties and powers of such Department or Advisers?
3. How many physicians are employed?  
 How many on full time?..... Salaries?.....  
 How many on part time?..... Salaries?.....  
 How many on fee schedule?.....
4. What relations, if any, exist between the Workmen's State Compensation administrative body and state or county medical societies?
5. If available for distribution, we would greatly appreciate having a copy of your latest report, and any other material bearing on the medical phases of compensation in your state.

**APPENDIX C**  
*Official Fee Schedules for Workmen's Compensation*

Fractures	Ariz.	Calif.	Colo.	Idaho	Kan.	Md.	Mont.	Nebr.	Nev.	N.Y.	N.C.	Ohio	Ore.	S.D.	Utah	Wash.	W.Va.	Wyo.
Finger.....	\$15.00	\$5.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00	.....	\$5.00	\$10.00	\$15.00	\$5.00	\$10.00	\$15.00	\$20.00	\$15.00	.....
Each additional.....	4.50	.....	5.00	4.50	7.50	.....	5.00	5.00	.....	.....	5.00	.....	.....	.....	4.50	.....	.....	.....
Carpal.....	.....	7.50	.....	.....	15.00	10.00	25.00	15.00	.....	25.00	20.00	15.00	20.00	25.00	.....	20.00	20.00	\$25.00
Metacarpal.....	20.00	7.50	25.00	20.00	15.00	25.00	25.00	20.00	\$15.00	25.00	15.00	15.00	15.00	15.00	20.00	20.00	20.00	15.00
Colles fracture.....	.....	.....	.....	20-40	.....	25.00	.....	.....	.....	.....	25.00	50.00	25.00	.....	.....	35.00	50.00	.....
Radius or ulna.....	25-50	12.50	25.00	25.00	25-50	25.00	25.00	45.00	25.00	50-75	25.00	50.00	25.00	25.00	25-50	25.00	25.00	25.00
Radius and ulna.....	50-75	20.00	50.00	50.00	50-75	50.00	50.00	50.00	25.00	.....	40.00	75.00	50.00	50.00	50-75	50.00	50.00	50.00
Humerus.....	50-100	40.00	50.00	50-75	75.00	75.00	50.00	50.00	50.00	.....	50.00	75.00	50.00	50.00	50-100	75.00	65.00	75.00
Clavicle.....	50.00	20.00	25.00	25.00	50.00	25.00	40.00	40.00	20.00	40.00	20.00	20.00	20.00	20.00	25-35	25.00	40.00	50.00
Scapula.....	50.00	20.00	25.00	25.00	20-40	40.00	25.00	40.00	25.00	40.00	20.00	40.00	25.00	40.00	25-35	25-35	25.00	50.00
Toe.....	15.00	.....	15.00	10.00	15.00	20.00	15.00	10.00	.....	5.00	10.00	15.00	5.00	10.00	10.00	15.00	15.00	.....
Each additional.....	4.50	.....	5.00	2.00	7.50	.....	5.00	5.00	.....	.....	5.00	.....	.....	.....	3.00	.....	.....	.....
Tarsal.....	.....	7.50	15.00	.....	15.00	25.00	25.00	20.00	.....	25.00	20.00	15.00	20.00	25.00	.....	25.00	25.00	15.00
Metatarsal.....	20.00	7.50	20.00	15.00	15.00	25.00	25.00	20.00	15.00	25.00	15.00	15.00	15.00	15.00	15.00	20.00	25.00	15.00
Os calcis.....	25-40	.....	50.00	25-75	20.00	.....	.....	50.00	.....	.....	.....	20.00	.....	.....	25-100	25.00	.....	20.00
Astragalus.....	.....	.....	20.00	.....	20.00	.....	.....	50.00	.....	.....	.....	20.00	.....	.....	.....	.....	.....	20.00
Tibia.....	50-75	12.50	50.00	50.00	50.00	50.00	50.00	40.00	50.00	50.00	45.00	50.00	25.00	20.00	50-75	40.00	20.00	50.00
Fibula.....	25.00	12.50	25.00	25.00	25.00	20.00	25.00	20.00	25.00	20.00	25.00	15.00	20.00	25.00	25.00	25.00	25.00	25.00
Tibia and fibula.....	100.00	20.00	75.00	75.00	75.00	75.00	75.00	.....	50.00	50.00	50.00	75.00	50.00	75.00	50.00	75.00	75.00	75.00
Pott's fracture.....	.....	.....	75.00	75.00	.....	.....	75.00	50.00	.....	.....	50.00	.....	50.00	.....	.....	75.00	.....	.....
Patella.....	25-100	20.00	50.00	50.00	50.00	20-50	50.00	25.00	50.00	20.00	25.00	20.00	25.00	25.00	75-100	25.00	25.00	50.00
Elbow or knee.....	50-100	.....	.....	25.00	.....	.....	.....	.....	.....	.....	.....	.....	.....	75.00	50-100	.....	.....	.....

Femur.....	50-150	40.00	100.00	125-150	100.00	100.00	100.00	100.00	75.00	75.00	125.00	100.00	75.00	125.00	100.00	125.00	100.00	100.00
Pelvis.....	50.00	25.00	50.00	50-100	.....	70.00	75.00	75.00	35.00	.....	25-50	.....	25-50	100.00	25.00	70.00	50.00	150.00
Maxilla, superior.....	.....	20.00	.....	.....	15.00	.....	.....	40.00	25.00	.....	15.00	15.00	.....	.....	.....	.....	15.00	15.00
Maxilla, inferior.....	50-100*	20.00	40.00	75.00	40.00	50.00	25.00	75.00	25.00	75.00*	25.00	40.00	20.00	75.00	50-150*	30.00	50.00	40.00
Nasal.....	15-25	12.50	.....	15.00	10.00	10.00	25.00	30.00	15.00	.....	25.00	10.00	10.00	.....	15-50	10.00	30.00	10.00
Cranium, skull.....	50.00	.....	50-100	50-100	25.00	.....	.....	85.00	.....	.....	.....	25-100	.....	75-100	25-75	75.00	75.00	25.00
Ribs.....	10-25	6.00	10.00	10.00	10.00	10.00	20.00	15.00	10.00	5.00	10.00	10.00	10.00	20.00	10-25	10.00	15.00	10.00
Sternum.....	50.00	.....	15.00	.....	.....	10.00	.....	25.00	.....	.....	15.00	.....	.....	.....	.....	10.00	.....	.....
Lumbar.....	50.00	.....	.....	75.00	.....	100.00	.....	.....	.....	50.00	15.00	.....	.....	.....	.....	50.00	.....	.....
Sacrum.....	.....	.....	.....	75.00	.....	15.00	.....	75.00	.....	.....	25.00	.....	.....	.....	.....	15.00	.....	.....
Vertebrae minimum.....	.....	.....	150.00	.....	50.00	.....	.....	125.00	.....	.....	100.00	25.00	.....	.....	50-100	.....	50.00	50.00
<b>Dislocations</b>																		
Shoulder.....	25.00	.....	15-25	25.00	35.00	35.00	25.00	50.00	.....	50.00	25.00	35.00	25.00	40.00	25.00	15-25	35.00	35.00
Hip.....	50-100	.....	50.00	50.00	50.00	45.00	50.00	75.00	20.00	75.00	50.00	50.00	50.00	75.00	50-100	50.00	50.00	50.00
Clavicle.....	.....	.....	20.00	.....	35-50	25.00	.....	.....	.....	.....	15.00	50.00	.....	.....	.....	25.00	35.00	25.00
Knee.....	25-50	.....	35.00	35.00	50.00	25.00	35.00	50.00	.....	50.00	25.00	50.00	25.00	40.00	25-50	25.00	25.00	50.00
Elbow.....	25.00	.....	25.00	25.00	35-50	35.00	25.00	50.00	.....	35.00	25.00	50.00	25.00	40.00	25.00	25.00	25.00	50.00
Wrist.....	25.00	.....	15.00	15.00	.....	15.00	20.00	.....	.....	30.00	15.00	.....	15.00	40.00	25.00	.....	.....	.....
Ankle.....	25.00	.....	25.00	25.00	25.00	25.00	.....	.....	.....	30.00	10.00	25.00	25.00	40.00	25.00	25.00	25.00	25.00
Finger.....	10.00	.....	5.00	5.00	10.00	5.00	10.00	10.00	.....	.....	5.00	10.00	5.00	10.00	10.00	5.00	10.00	10.00
Each additional.....	.....	.....	.....	.....	5.00	.....	5.00	5.00	.....	.....	5.00	5.00	.....	.....	.....	.....	.....	5.00
Toe.....	10.00	.....	5.00	5.00	5.00	5.00	10.00	10.00	.....	.....	5.00	5.00	5.00	10.00	10.00	5.00	5.00	5.00
Each additional.....	.....	.....	.....	.....	2.50	.....	.....	5.00	.....	.....	5.00	2.50	.....	.....	.....	.....	.....	2.50
Lower jaw.....	15.00	.....	10.00	5.00	10.00	10.00	10.00	15.00	.....	.....	5.00	10.00	5.00	25.00	15.00	10.00	10.00	10.00

\* Includes dental work.

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