



Reserving Medical

The following are average costs that have been developed over decades of claim experience. While the degree of accuracy in these figures is relative high, they are estimates only and should be validated for accuracy.

Reserve figures for hospital stays and surgical procedures should be verified by experienced medical personnel if available (i.e., nurse consultants, physician consultants, etc.)

Emergency Transport (Ambulance)	\$ 250.00
Emergency Room	\$ 500.00
ER Treatment w/Overnight Stay	\$ 2,000.00
Office Visits (1st Visit - inc. X-rays)	\$ 150.00
Office Visits (Subsequent)	\$ 50.00 Each
Physical Therapy	\$ 75.00 Each
Specialists (2nd Opinion - inc. testing)	\$ 250.00
Independent Medical Examination (IME)	\$ 400.00 - \$1,250.00
(*Negotiated Price**)	
Psychiatric Treatment (1st Visit)	\$ 250.00
Psychiatric Treatment (Subsequent)	\$ 75.00 / Visit
Mileage/Transportation (Active Tx)	\$ 50.00 / Mo.
Mileage/Transportation (Inactive)	\$ 10.00 / Mo.
Diagnostic Tests (MRI, CAT Scan, etc.)	\$ 500.00 Each
RX (Depends on nature of injury)	\$ 50.00 - \$100.00 / Mo.
RX (With Psychiatric Tx)	\$ 200.00 - \$300.00 / Mo.
Hospital Stay	\$ 1,500.00 / Night
Surgery:	
Minor (Arthroscopy, etc.)	\$ 10,000 - \$15,000**
Major (Back, Joints)	\$ 25,000 - \$30,000**

*The cost of an IME may differ by region, be affected by supply and demand, or limited by recent case law. Follow local procedures for selection and payment of IME services.

**Includes surgeon's and assistant surgeon's fees, operating room and hospital stay, and all other charges associated with the surgery itself.