

Costs of Injuries Resulting from Motorcycle Crashes: A Literature Review

Available at:

http://www.nhtsa.gov/people/injury/pedbimot/motorcycle/Motorcycle_HTML/overview.html

Abstract

Analysts at the Pacific Institute for Research and Evaluation, working under a NHTSA contract, identified 25 motorcycle safety studies for review. Most were published in the 1990s, and most addressed the subject of the costs of injuries resulting from motorcycle crashes. Most of the studies reviewed employed data from a state, locality, or medical institution in the United States. Seven of the studies linked data from multiple sources -- e.g., police crash reports and hospital records -- with varying degrees of success, in order to compile detail on individual crashes and their victims. A few other studies drew data from multiple sources in computing aggregate estimates of crash costs, but most of the studies worked from a single medical dataset. Most of the studies focused on either the benefits of wearing motorcycle safety helmets or the impact of state laws requiring the wearing of such helmets.

The studies that examined the impact of safety helmets or helmet laws consistently found that helmet use reduced the fatality rate, the probability and severity of head injuries, the cost of medical treatment, the length of hospital stay, the necessity for special medical treatments, and the probability of long-term disability. This work reinforces similar conclusions from earlier studies.

A number of the reviewed studies examined the question of who pays for medical costs. Only slightly more than half of motorcycle crash victims have private health insurance coverage. For patients without private insurance, a majority of medical costs are paid by the government. Some crash patients are covered directly through Medicaid or another government program. Others, who are listed by the hospital as "self-pay" status, might eventually become indigent and qualify for Medicaid when their costs reach a certain level.