



IBI BENCHMARKING ANALYTICS

IBI members occasionally request information about disability leaves that is not included in the standard benchmarking reports. When IBI can provide an answer that may be of interest to other members, we make the results available in a series of analytic findings.

COSTS AND DURATIONS OF SHORT-TERM DISABILITY (STD) CLAIMS FOR PREGNANCY

Summary Findings

- Two-thirds of short-term disability (STD) pregnancy claims were for normal delivery. One in six pregnancy claims were for cesarean delivery and nearly 1 in 8 were for pregnancy complications.
- The average normal delivery claim was 53 days in duration with 31 lost workdays, and cost \$3,800. The longest and most expensive claims were for complications of pregnancy and labor.
- Pregnancy complications had the largest range of outcomes—but generally, the payment ranges were more similar across pregnancy types than the ranges of duration and lost work day outcomes.

Data

We analyze STD benchmarking leave claims contained in [IBI's disability benchmarking system](#), data years 2013, 2014, and 2015. All claims began in calendar year 2013 or later.

Data preparation

The analysis uses STD claims with information on lost calendar days, lost workdays, and diagnosis. Only pregnancy claims (based on International Classification of Diseases 9th Revision [ICD9], chapter 11) are included. We denote leaves as normal delivery, cesarean delivery, pregnancy complications, labor complications, or all other based on the ICD9 code attached to each claim.

Results

Figure 1 shows the breakdown of claims for each category of pregnancy. About two-thirds of all claims are for normal delivery. One in six pregnancy claims were for cesarean delivery and nearly 1 in 8 were for pregnancy complications.

READING BOX AND WHISKER GRAPHS

Figure 2 is what is known as a “box-plot” or a “box and whiskers” graph. In this instance, it shows how claims for different types of pregnancy differ in their calendar day durations.

The height of the box from the lower to the upper boundary shows roughly the range of “normal” experiences. The lower boundary of the box is defined by the calendar days that separate the shortest 25% of claims from the rest (the 25th percentile). The upper boundary is defined by the calendar days that separate the longest claims from the rest (the 75th percentile). A type of pregnancy leave with a shorter box means that durations do not differ greatly from one claim to the next, compared to a type of pregnancy leave with a taller box.

The dot at the center of the box indicates the average (mean) leave days. The horizontal line within the box indicates the median; half of claims are shorter than this value, and half are longer. The median represents the “typical” claim experience better than the average (or mean) because the latter can be skewed by a small number of claims with atypically long durations.

The bracket (“whisker”) at the top of each box indicates the outside limit of what would be considered large—but still realistic—durations; claims longer than this point would be considered extreme outliers. The bottom whisker indicates extremely short outliers.

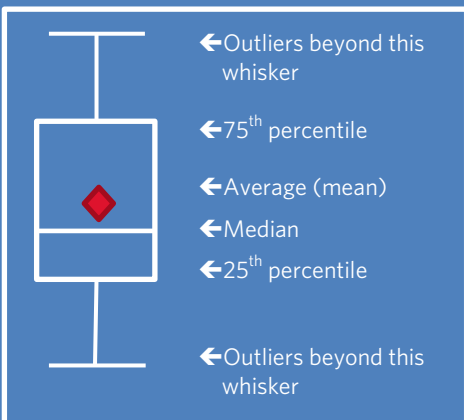


Figure 1: Types of STD claims for pregnancy

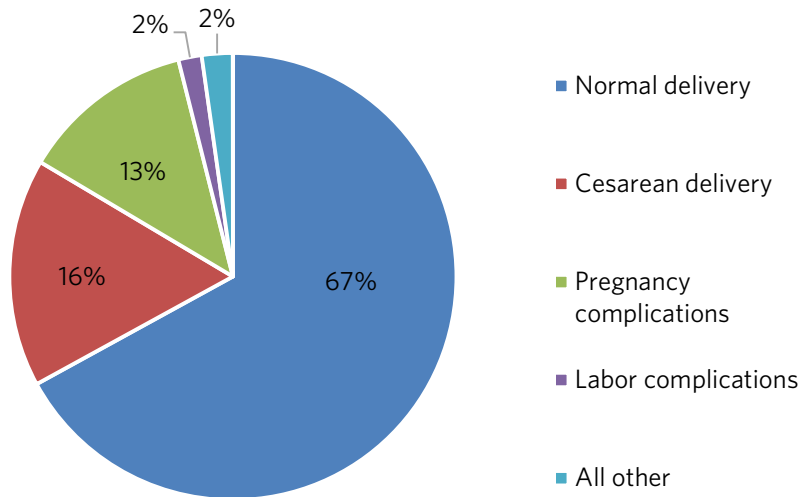


Figure 2 shows calendar day durations of different types of STD claims for pregnancy. The average cesarean delivery was 62 days, compared to 53 days for normal deliveries.

However, there was less variation in the duration of leaves for cesarean deliveries. The range separating the shortest 25% of claims (the 25th percentile) from the longest 25% of claims (the 75th percentile) was 10 days, compared to 15 days for normal deliveries. This reflects more uniform recovery experiences—but perhaps also disability plan designs that specifically limit durations for cesarean deliveries. By contrast, pregnancy complication claims were both longer in duration (69 days average) than claims for cesarean or normal deliveries and had more varied outcomes (range = 42 days). Average, median and range statistics for all charts are reported in tables at the end of this document.

Figure 2: Calendar day durations of STD claims for pregnancy

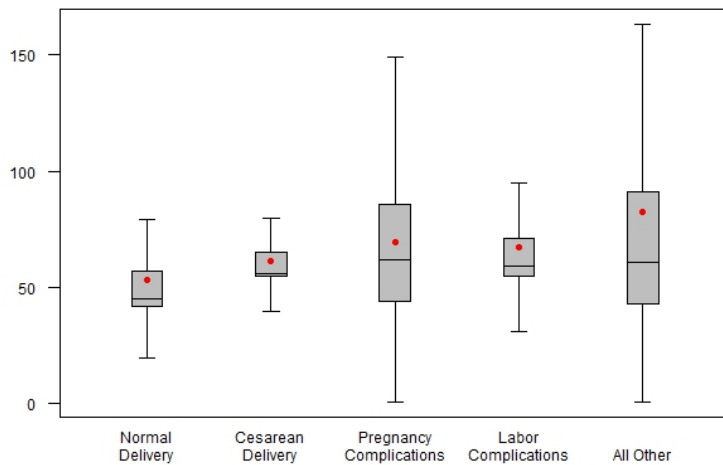


Figure 3 shows that lost workdays for different types of STD claims for pregnancy followed a similar pattern to the calendar day durations illustrated in Figure 2. The average claimant for normal delivery missed 31 days of work, compared to 37 days for cesarean deliveries or labor complications, and 42 days for pregnancy complications. Outcomes for pregnancy complications were the most varied, with 29 days separating the 25th and 75th percentiles.

Figure 3: Lost workdays for STD claims for pregnancy

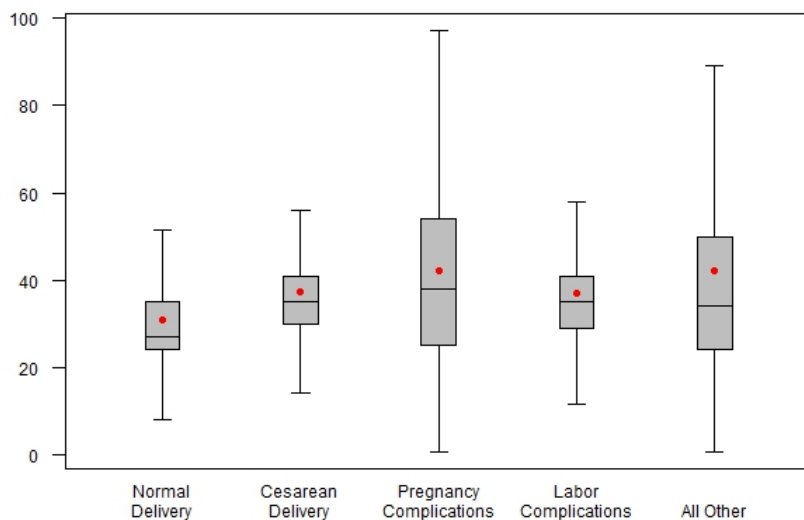


Figure 4 shows wage replacement payments for different types of STD claims for pregnancy. Labor complications were the most expensive claims (average \$5,400), followed by claims for all other reasons (average \$4,950). Average payments for normal delivery and pregnancy complications claims were similar (about \$3,800).

In contrast to the calendar and lost workday outcomes, the payment ranges were more similar across different types of pregnancy claims.

Figure 4: Payments for STD claims for pregnancy (\$)

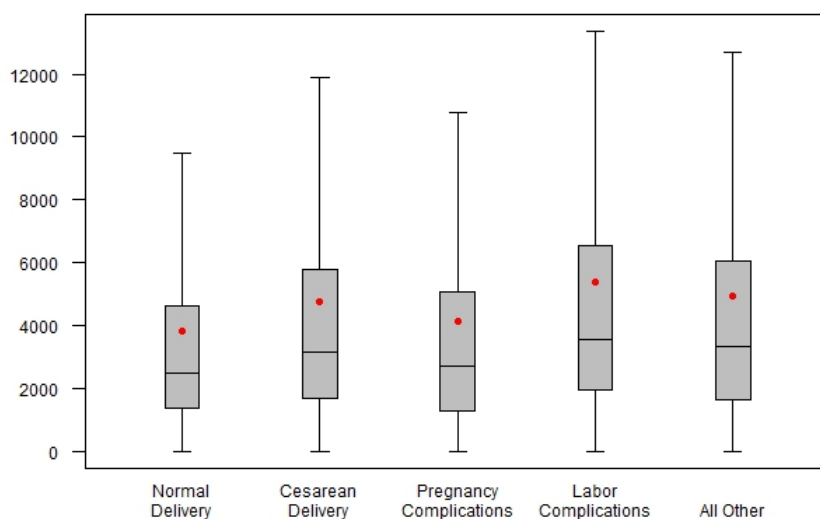


Table 1: Calendar day durations of STD claims for pregnancy

Type of pregnancy	# of claims	Average (mean)	Percentiles			
			25th	50th (median)	75th	Range (25 th - 75 th)
Normal delivery	530,418	53.1	42	45	57	15
Cesarean delivery	128,817	61.6	55	56	65	10
Pregnancy complications	96,267	69.3	44	62	86	42
Labor complications	12,918	67.4	55	59	71	16
All other pregnancy claims	16,144	82.6	43	61	91	48

Table 2: Lost workdays for STD claims for pregnancy

Type of pregnancy	# of claims	Average (mean)	Percentiles			
			25th	50th (median)	75th	Range (25 th - 75 th)
Normal delivery	508,940	30.7	24	27	35	11
Cesarean delivery	122,991	37.3	30	35	41	11
Pregnancy complications	91,426	42.2	25	38	54	29
Labor complications	12,502	36.8	29	35	41	12
All other pregnancy claims	15,118	42.1	24	34	50	26

Table 3: Payments for STD claims for pregnancy

Type of pregnancy	# of claims	Average (mean)	Percentiles			
			25th	50th (median)	75th	Range (25 th - 75 th)
Normal delivery	382,795	\$3,825	\$1,360	\$2,500	\$4,615	\$3,255
Cesarean delivery	92,727	\$4,751	\$1,682	\$3,133	\$5,765	\$4,083
Pregnancy complications	69,159	\$4,118	\$1,286	\$2,718	\$5,088	\$3,802
Labor complications	9,845	\$5,385	\$1,960	\$3,539	\$6,526	\$4,566
All other pregnancy claims	11,640	\$4,950	\$1,622	\$3,337	\$6,058	\$4,436

Analysis conducted October 2017 by Rico Lin, Data Analyst, IBI.