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As a result, you will spend less time in the hospital and will be less likely to need special medical treatments, rehabilitation, or long-term disability care.

These facts mean that if a motorcyclist is in a crash, the costs to care for a helmeted rider are less than for one not wearing a helmet. Wearing a helmet makes “cents.”

It is a cheap thrill to ride without a helmet... if you do not crash.

Motorcycle helmets protect your head and brain.

Start at the top to protect your bottom line. Wear a helmet every time you ride.

Wearing a helmet makes “cents.”

The Skilled Motorcyclist Association can help you be a smarter rider who wears all the gear all the time, including a protective helmet.



www.smarter-usa.org

Motorcycle Helmets



Dollars and Cents

see inside and read more at www.smarter-usa.org

Riding Smart Facts About Helmets

You know it is costly if you have an injury that requires medical treatment. If you have excellent health insurance, you breathe a sigh of relief. But if you do not or if you have limited coverage, you become acutely aware of the high cost of medical care. You either pay for it out of your own savings or you rely on public funds, or both. You also know the more severe and complicated the injuries, the higher the costs and the longer it takes before you can resume regular life. This we know from experience. But in a motorcycle crash impacting the head, does it cost less to treat helmeted riders? The research says “yes.”

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If you are in a crash and are wearing a helmet, you will be less likely to injure your head. If you do suffer a head injury, it will be less severe. As a result, you will spend less time in the hospital and will be less likely to need special medical treatments, rehabilitation, or long-term disability care.

A November 2002 National Highway Traffic Safety Administration (NHTSA) report summarizing 25 studies of the costs of injuries resulting from motorcycle crashes concluded that “These studies 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” (www.nhtsa.gov/people/injury/pedbimot/motorcycle/Motorcycle_HTML/index.html). This finding is further substantiated by Melissa Neiman, M.D., in her report “Motorcycle Helmet Laws: The Facts, What Can be Done to Jump-Start Helmet Use, and Ways to Cap the Damages.” Neiman’s analysis, in section VI, of both national cost data and cost data from several individual states leads her to conclude, “There is virtually no data that disputes the findings of increased costs associated with non-helmeted riders” (www.mneiman.com/pdfs/helmet.pdf). SMARTER’s Web site has links to both of these reports.

Wearing a helmet is the responsible choice.

SMARTER encourages you to wear a helmet, but not just because research indicates not wearing one places a financial burden on the public. We want you to wear a helmet because that is the responsible choice. If you have ridden without one in the past, we hope the information here will convince you to start wearing a helmet every time you ride.

But isn’t society better off if I die in a crash?

One armchair theory is that not wearing a helmet actually leads to reduced costs because helmetless riders are more likely to die and therefore have lower or no medical costs associated with their crash. Neiman notes that this argument is not supported by the literature and iterates her conclusion about medical costs by stating, “The data from the medical literature, and government and private studies, overwhelmingly shows the increased costs to society incurred by non-helmeted riders.”

What about insurance payouts and costs?

The 2002 NHTSA report referenced earlier also reviewed a number of studies that examined the question of who pays for medical costs and concluded that slightly more than half of motorcycle-crash victims have private health insurance coverage. The majority of the remaining costs is paid by public funds, and the least amount is by self-payment. A good discussion of the insurance-cost issue can be found at the Missouri Motorcycle Safety Program Web site (www.mmsp.org/index.php?option=com_content&task=view&id=22&Itemid=41). It is noted here that private insurance pays for approximately 66% of the costs of inpatient care for motorcycle-crash victims.

Does the fact that insurance companies pay for most of the higher medical costs to treat motorcycle-crash victims who are not wearing helmets cause higher premiums for everyone? Anti-helmet-law advocates point out there is no research saying insurance costs are higher in states that do not have mandatory helmet laws. But insurance experts will tell you that motorcyclists pay very high insurance premiums on a per-mile-ridden basis and that even those high premiums do not purchase enough coverage for all the costs of long-term care associated with traumatic brain injuries, so the insurance companies then spread the costs out over everyone’s premiums. The complicated actuarial-based methods that insurance companies use to calculate premiums negate making a clear causal connection between helmet use and how much the premium is; however, simply ask yourself, “Will insurance companies ‘eat’ the higher costs and reduce their profit margin, or will they find a way to pass them on?”

Insurance companies support universal, mandatory helmet laws. Why else than because they know medical costs are lower for helmeted riders and that more riders wear helmets in states that have helmet laws?