

# *The Cost of Motorcycle Crashes and Injuries - Who Pays?*



**A report from the Minnesota Brain Injury Alliance**  
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# EXECUTIVE SUMMARY

## PROBLEM

Motorcycle crashes and the related costs of personal injuries are issues of concern in Minnesota and across the nation. Statistics show that motorcyclists are more likely to be seriously injured in a crash than drivers or passengers of other motor vehicles. The vast majority of motorcycle crashes result in injury to the driver or passenger, with 40% leading to emergency department treatment or hospitalization. There were 17,569 motorcycle injuries in Minnesota between 2001 and 2010, which resulted in \$266 million in hospital charges.

There are many personal and financial costs associated with motorcycle crashes, all of which increase if a person rides without a helmet. These bareheaded riders are almost twice as likely to sustain a traumatic brain injury (TBI) in a crash than riders who wear helmets. Motorcyclists who sustain a TBI in a crash incur dramatically higher hospital costs than those without TBI. Even though only 16% of Minnesota motorcycle injuries resulted in a TBI, they accounted for over half of all hospital charges between 2001 and 2010.

Many of the costs of motorcycle crashes in Minnesota are transferred to taxpayers. Publically funded state health insurance programs covered 18% of all motorcycle injury hospital charges between 2001 and 2010. Of the total \$59 million in public costs, \$40 million was related to TBI. This clearly means the taxpaying public is paying for part of the cost of the decision to ride bareheaded.

## SOLUTION

The best way to address this problem is to increase motorcycle awareness, rider safety training and education, as well as change state law to increase personal responsibility, insurance coverage, and protection of individual assets. Recently introduced legislation addresses the problem of motorcycle crash-related injuries and costs in three ways. First, it requires all motorcyclists in Minnesota to carry no-fault insurance just like drivers of other motor vehicles. Currently state law only requires motorcyclists to purchase liability insurance. Second, it states that motorcyclists who wish to ride without a helmet must purchase additional personal injury insurance to cover the higher costs associated with this decision. Finally, it requires motorcyclists who choose to exercise this right to display clearly marked license plates for enforcement purposes.

Minnesota should take action to reduce the taxpayer burden of motorcycle crash and injury costs by requiring motorcyclists to take more responsibility for exercising their right to ride without a helmet. This will protect the financial well being of both motorcycle riders and taxpayers by ensuring a larger portion of crash costs are covered by insurance rather than the rider or being transferred to the taxpayer.

# KEY FINDINGS

## **Motorcycle crashes and injuries are a significant problem in Minnesota and across the nation.**

- There were 17,569 motorcycle injuries and 2,877 motorcyclists with crash-related Traumatic Brain Injuries in Minnesota between 2001 and 2010.<sup>i</sup>
- The number of motorcycle injuries increased from 2001 to 2010 for motorcyclists between the ages of 21-30 and 41-90 in Minnesota. Motorcyclists between the ages of 61-70 saw the biggest rise in injuries.<sup>i</sup>
- Per mile, motorcyclists have significantly higher injury and fatality rates than drivers and passengers of other types of motor vehicles (National, 1999-2009).<sup>ii</sup>
- 14% of motorcyclists involved in crashes were hospitalized and 26% received treatment in an emergency department (National, 2003-2005).<sup>iii</sup>



## **The personal and financial costs of motorcycle crashes are high, especially if the rider is bareheaded.**

- Wearing a helmet reduces the risk of TBI by 41% in single vehicle crashes and by 25% in multiple vehicle crashes (National, 2003-2005).<sup>iii</sup>
- The Minnesota Department of Health calculates that total crash-related hospital charges for Minnesota motorcyclists were \$266,340,159 from 2001-2010.<sup>i</sup>
- Motorcyclists with a TBI accounted for \$138,485,158 in hospital charges, which is over half of the total injury charges although they made up only 16% of those injured (Minnesota, 2001-2010).<sup>i</sup>

## **Many motorcycle crash costs are transferred to taxpayers.**

- State health programs covered 29% of hospital charges for motorcyclists with crash-related TBI from 2001-2010, at a cost to Minnesota taxpayers of \$40,032,659.<sup>i</sup>
- In Minnesota, approximately 1,316 people per month were enrolled in the brain injury waiver program in state fiscal year 2008. The total expenditure for these waived services that year was \$88.2 million a portion of which covered injured motorcyclists.<sup>iv</sup>
- The decision to ride without a helmet led to an additional \$986,000 in crash-related hospital costs in Minnesota between 2004-2005.<sup>v</sup>

## REFERENCES

- <sup>i</sup> Minnesota Department of Health, Injury & Violence Prevention Unit (April 2012).
- <sup>ii</sup> U.S. Department of Transportation (2011). Fatality Analysis Reporting System General Estimates System 2009 Data Summary. Retrieved from: <http://www-nrd.nhtsa.dot.gov/Pubs/811401.pdf>
- <sup>iii</sup> U.S. Department of Transportation (2009). Motorcycle Helmet Use and Head and Facial Injuries. Crash Outcomes in CODES-Linked Data. Retrieved from: <http://www-nrd.nhtsa.dot.gov/Pubs/811208.pdf>
- <sup>iv</sup> Minnesota Department of Human Services (2010). Annual Report on the Use and Availability of Home and Community-Based Services Waivers for Persons with Disabilities. Retrieved from: [http://www.dhs.state.mn.us/main/groups/disabilities/documents/pub/dhs16\\_148067.pdf](http://www.dhs.state.mn.us/main/groups/disabilities/documents/pub/dhs16_148067.pdf)
- <sup>v</sup> Minnesota Department of Health, Injury & Violence Prevention Unit (2010).



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