**Suppl. 1 - Costs and Reimbursements for Hospital versus Insurance for Non-hip and Non-vertebral fractures:**

1. Wrist fracture:
   1. Surgery: code SZ 201508 – insurance net loss 20,146NIS ($5652) and hospital profit 5219NIS ($1464). if done after-hours and profit.
   2. Conservative – Using combination of database and estimate, 50% of wrist fractures are treated surgically and 50% treated conservatively with cast treatment and followed in insurance clinic:
      1. Explanation: health insurance pays MD once per 3 months. Additional costs are cast 200 nis and MD first visit 97nis , xrays 50nis.
      2. Cost to insurance assuming 1 ER visit, 3 MD visits during 3 months and 1 after 3 months: 1000+97+97=1194 NIS = 335USD
   3. Total average cost for wrist fx is
      1. Insurance loses $5652 x (50%) +$335 x (50%) =$2994 for wrist
      2. Hospital profits $1464 x (50%)= $732
   4. Estimated 100 fractures treated each year with surgery (based on hand unit database) and equal number casted per year.

1. Proximal humerus fractures treated 50 per year:
   1. Surgery: Code 79.31 and DRG G0108 is 30,512NIS (20% contract discount)
      1. Insurance loses 24,409nis ($6848)
      2. Hospital profits– hospital profits only $189.
      3. Estimating 50% get surgery with 5-day hospitalization. Cost per day 1400 NIS ($393).
   2. Conservative: follow-up in insurance with cost $341 and (patient co-pay $20)
   3. Total average cost for insurance for proximal humerus fracture is 6848 x (50%) + $341 x (50%) = $3595 and hospital profits $189 x (50%) = $95
2. Average cost for non-spine, non-hip (80% by volume wrist and 20% by volume humerus):
   1. Insurance loses:
      1. Wrist: $2994 x 80% = $2395
      2. Proximal humerus: $3595 x 20% = $719
      3. Average total: $3114
   2. Hospital gains:
      1. Wrist: $732 x 80% = $586
      2. Proximal humerus: $95 x 20% = $19
      3. Average total: $605