



SAFETY BULLETIN

THE BENEFITS OF A RETURN-TO-WORK PROGRAM



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A Return-to-Work program (also referred to as a Modified Duty program) is a proactive approach to returning injured employees to a safe and productive work environment after they have suffered a work-related injury or illness. Studies have shown that organizations with an effective Return-to-Work program in place can significantly reduce their insurance costs and overall operating expenses. A Return-to-Work program is also beneficial to employees as it can advance the goal of permanent return to work, promote the healing process, relieve stress and increase a sense of job security. Managed and implemented appropriately, a Return-to-Work program is a true “win-win” for employers and employees.

THE BENEFITS OF A RETURN-TO-WORK PROGRAM

PURPOSE OF RETURN-TO-WORK PROGRAM

The purpose of a Return-to-Work program is to facilitate the safe and earliest possible return to work from absence due to injury, illness or a medical condition. While accident prevention is the best way to reduce overall injury costs, an effective Return-to-Work program is the best way to manage costs and improve recovery after an employee injury has occurred. The longer an injured employee is absent from the workplace, the higher the costs will be for the employer and the insurance carrier. Additional costs can include lost productivity, overtime, decreased morale, increased premiums, and the costs of hiring and training a new employee. Studies have also shown that the longer an employee stays away from work, the greater the chance that they can become permanently disabled. In fact, employees that miss more than six months of work have about a 50% chance of returning to work and employees that miss more than one year of work have only a 25% chance of returning to work.

The following outlines the benefits of a Return-to-Work program from both an employer's perspective and an employee's perspective:

BENEFITS TO EMPLOYER

- Facilitates employer/employee contact, giving the employer more control and direction, leading to a more positive resolution to the claim
- Reduces the likelihood of malingering and/or fraudulent claims
- Saves indemnity expenses in temporary disability payments
- Receives some production for wages paid (when a worker is out drawing lost time benefits there is no production)
- Saves the costs of hiring and training replacement employees

BENEFITS TO EMPLOYEE

- Increases their self-esteem, minimizing feelings of guilt for having been injured
- Promotes better morale among workers
- Contributes to faster recovery by keeping the injured worker mentally and physically conditioned to the regular work schedule
- Maintains social contact with fellow employees, which enhances recovery and encourages a faster return to the job
- Reduces the negative financial impact many injured workers experience due to lost time

RETURN-TO-WORK RESPONSIBILITIES

An employee's return to work may involve temporary or permanent modifications or adjustments in job duties or workplace arrangements in order to accommodate a disability of an employee. Return-to-Work programs typically involve a multi-disciplinary team approach that involves the employer, medical care provider and the insurance claims adjuster. Communication with all parties involved is probably the most critical component to a successful return to work program. The following outlines the employer's and employee's responsibilities:

EMPLOYEE RESPONSIBILITIES

- The employee is responsible for working in a modified duty assignment provided by the employer. The employee's failure to participate in the modified duty assignment may result in the denial of temporary total disability benefits.
- Employees are responsible for calling their supervisor after every doctor's visit to discuss their progress in recovering from the injury/illness and the status of their return to work.
- Employees who are absent from work must keep in touch with their supervisor at least once per week.

EMPLOYER RESPONSIBILITIES

A telephone call should be made to the employee on the first day that an employee is unable to return to work. This initial call should include the following:

- Show concern for the employee's welfare. Ask how they are doing and let them talk about their injury. This is also a good time to let them tell you how the injury occurred; you will need their input for your accident investigation.
- Let them know they are needed and are missed by the company and their co-workers.
- Determine what doctor they have seen and what the doctor has told them regarding their injury, when they may be able to return to work, etc.
- Determine when their next medical appointment is scheduled.
- Explain what benefits they are entitled to under workers' compensation and how their other benefits are affected or not affected.
- Be sure the employee understands that a light duty or modified duty job is available.

For cases in which the employee is out for more than a week, the employer should make a follow-up telephone call each week in order to keep on top of the claim, show continuing concern, and to keep the lines of communication open. The best time to schedule these calls is the day after the employee has seen the doctor. This allows the employer to find out what the doctor is telling the employee regarding his or her progress, when they may be able to return to work, whether they could return to a light duty, modified or part-time job, etc.

COMMUNICATION WITH MEDICAL PROVIDERS

Communicating directly with the physician who is providing the treatment to the injured employee is critical. The decision as to whether an employee can return to work or not rests with the treating physician. Physicians cannot be expected to make an informed decision if no one has provided them with the information they need to make that decision. The employer is in the best position to provide that information. Communication with the physician should include the following:

- A description of the employee's regular job duties.
- A description of any modified or light duty jobs that are available for the employee.
- If appropriate, offer to design a temporary job for the employee which will meet any restrictions the physician deems necessary.
- Offer to bring the employee back to their regular job on a part-time basis if the physician feels that would be appropriate and helpful for their recovery.

Employers should ask for a response from the physician regarding the above terms. Employers should indicate their concern for the employee's well-being and that they are interested in having the employee return to work as soon as it is medically possible. If the employer appears to be flexible and concerned with the employee's recovery, the physician is more likely to send the worker back to work.

COMMUNICATION WITH THE INSURANCE CLAIMS ADJUSTER

It is important to keep the lines of communication open between the insurance company and the claims adjuster handling the claim. It is critical that the adjuster has all the facts relating to the case and knows that light duty or modified duty jobs are available. It is also critical to keep the adjuster informed of all communications with the employee and the treating physician. Many of the decisions as to how to best handle the case will ultimately be made by the claims adjuster. However, this does not mean that the employer has no input, or that they shouldn't be actively involved. Remember that the injured worker is an employee and that they have not become an employee of "the workers' compensation system," or an employee of the insurance carrier.

CONCLUSION

An organization's workforce is its most valuable asset. When an employee gets injured on the job, it not only impacts production in the workplace, but it can also have a negative impact on employee morale. While accident prevention should always be the priority, an effective

Return-to-Work program is the best way to manage costs and improve recovery if an employee injury has occurred. For a Return-to-Work program to be effective, communication with all parties involved is critical. Ultimately, the goal is to provide a smooth and positive transition for employees to return to the workplace so that they can eventually resume their normal job activities in the earliest medically-practical time frame.

If you or your staff have any questions concerning this important Safety Bulletin, please contact us today.



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