

# Getting Employees Back to Work

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# INJURY MANAGEMENT ROAD MAP



# What is Return to Work?

Return to Work programs are designed to help the employer find opportunities to bring your injured employees back to work as soon as possible, even if it means modifying their work duties until they can return to their normal job duties.

A study conducted by the RAND Corporation found that workers in Return to Work programs returned approximately 1.5 times sooner to work than workers who were not part of such programs.

The additional time it takes for employees to return to work can equate to thousands of lost dollars to employers in the form of increased medical costs, replacement hiring and re-training costs.

# Return To Work Programs

Return To Work (RTW) programs provide a predefined step-by-step process in returning employees back to full-time jobs through transitional tasks.

Implement an organized and formal RTW program to ensure optimal outcomes:

- Optimize the workplace to prevent injuries
- Eliminate time lost waiting for approvals or information from by having a predefined process
- Realize better RTW results from consistent execution
- Reduce overall administrative costs

# Benefits of Return to Work

- Decrease overall claim costs
- Returning employees to work increases productivity
- Returning employees to work reduces additional costs for training or hiring replacement employees
- Providing accommodation to injured employees helps morale
- Secondary benefit is developed and implemented injury prevention training program
- Reduce overall duration of claim

# Return-To-Work Best Practices

## Pre-Injury

### **Step 1:      Develop a policy and publicize it throughout the organization**

A formal policy for your transitional return-to-work program helps set expectations in advance and ensures that your program is implemented effectively and consistently. This policy should be included in your employee handbook and incorporated in your new hire orientation.

### **Step 2:      Define roles and responsibilities**

Some organizations assign all responsibility for return-to-work programs to a workers' compensation coordinator (many times Human Resources), but it is essential to have participation and support from supervisors and managers as well.

Human Resources should establish a relationship with an Occupational Medical Provider in advance and can work with their insurance carrier to help identify recommended healthcare networks.

Train all staff in the importance of transitional duty. Clearly define the role each will be responsible for playing, and build accountability into performance reviews.

### **Step 3:      Keep a transitional duty job bank**

It's best to adjust the injured employee's normal job to accommodate restrictions, but if that is not possible, you should not hesitate to assign them to another position, department or shift.

Keep a job bank of potential transitional work.

Any identified work should be meaningful and make an important contribution to the company.

# Return-To-Work Best Practices

## Point of Injury

### **Step 1: Prompt, caring response**

Your initial and ongoing response to an injured employee is critical. Empathy with the expectation of a return to work needs to be communicated.

### **Step 2: Channeling**

Getting the injured employee to the best doctor ensures a prompt return to employment.

Channeling to a preferred Occupational Medical Provider.

Injured employee can be provided a return to work claim checklist to present to Medical Provider for streamlined documentation purposes.

### **Step 3: Obtain worker's restrictions**

The medical provider will indicate work restrictions at the first visit with the injured employee.

These restrictions can then be matched to the essential functions of the employee's job.



# Return-To-Work Best Practices

## Post-Injury

### **Step 1:      Modify the job to accommodate restrictions**

Your Occupational Medical Provider will list restrictions that may limit certain activities like lifting, bending or stretching. Other information regarding the claim (the employee's medical file) will not be available to you.

Modify the job to ensure that the restrictions set by the medical provider are met.

Contact your agent or carrier if you need help.

### **Step 2:      Make the return-to-work offer**

You may want to make the offer in a letter in order to have documentation for your records.

Most employees will be glad for the offer and will cooperate fully.

If an employee is uncooperative, contact your agent or carrier for troubleshooting ideas.

### **Step 3:      Gradually reduce restrictions until back to full duty**

Track the employee's medical progress and ask the provider to re-evaluate restrictions periodically.

As the restrictions are lifted, gradually transition the employee back to full duty. Remember that transitional duty should be temporary – extending from a few weeks to no more than 120 days in severe cases.

# Work Comp Experience Rating

- Experience Rating uses your companies past “experience” (losses) to project future losses.
- Compares your losses to the average company in your classification of business.
- The resulting modifier adjusts your premium higher or lower according to your experience.
- The modifier for the next coverage year is based on your loss experience of the last 3 completed years.

# Work Comp Experience Rating

- Medical Only vs. Indemnity (Loss Time) Claims
- Many states include an Experience Rating Adjustment
- 70% reduction in Experience Rating impact if medical only
- No reduction in Experience Rating Adjustment if loss time
- Experience Rating calculation emphasizes importance of Return to Work and Prompt Claims Reporting

# Impact of Ergonomics on WC Experience Rating

Repetitive strain injuries are the nation's most common and costly occupational health problems:

- Affecting hundreds of thousands of American workers
- Costing more than \$20 billion a year in workers' comp claims
- Repetitive motion illness or cumulative trauma disorders represent almost 1/2 of all occupational illnesses
- Back injuries alone account for more than 1/3 of all workers' compensation costs
- Average cost per case for upper body cumulative trauma is estimated at \$15,400
- Established ergonomic programs can result in an 80% drop in muscle / skeletal claims per 100 employees over 10 years

# Ergonomic Services

Ergonomics Services provide an analysis to reduce risk for preventive and case-specific situations. Ergonomic evaluations consider productivity, posture, health, safety, and overall cost- benefit perspectives.

Ergonomic Services have the ability to address the following:

- Prevent injuries from occurring prior to a claim
- Enable accommodations for injured employees with repetitive stress injuries (allows for Return to Work)
- Implement formal prevention measures across the organization
- Prevent medical-only claims from progressing to lost time
- Reduce risk factors, physical demands, or posture hazards
- Implement only necessary changes
- Save on unnecessary costs or prevent unique demands
- Discomfort does not always equate to Injury



# Best Practices for lowering the Exp. Mod

- Contact your agent to verify your Experience Mod is accurate.
- Make sure the rating data is correct and complete.
- The Experience Mod is influenced more by frequency claims than by severity claims. So the fewer claims you have, the better.
- The Experience Mod is highly influenced by loss time claims.
- Create a sound safety program and think of ways you can be proactive about injury prevention.
- Create or improve an effective Return to Work program to help lower your Experience Mod.

# Best Practices for lowering the Exp. Mod

- Practice due diligence during the hiring process to ensure the candidate is capable for the essential functions of the job
- Report injuries promptly. Studies reveal that prompt injury reporting reduces the overall cost of claims.
- Implement an active claims management program to manage outstanding reserves and focus on efficiently resolving open claims.
- Train front-line supervisors and managers. Supervisors play a key role in managing the injury and recovery process. When there's a good relationship between the injured employee and the supervisor, chances are you'll get better results.

# Concluding Remarks

- Return to Work programs have numerous benefits and contribute to the overall bottom line of your organization
- Return to Work programs are starting to be a requirement in larger projects and customer contracts
- The Experience Mod is highly influenced by loss time claims; which significantly impacts your premiums.
- Work with your agent or carrier if you need help. Ask Questions.



# Questions?