

Return to Work Program – Loss Control

Surprising facts: workers not back to the job within 90 days of injury have less than a 50% likelihood of returning. Those who don't return after 120 days have less than a 10% chance of ever returning to work at any job.



Comprehensive Risk Assessment

from onsite consultations to virtual surveys



Education & Training

including streaming videos by industry and hazard type



Additional Resources Available

through a Loss Control consultant or an online library

What is a Return to Work Program?

Return to Work is a proactive approach designed to help injured employees return to their full potential as quickly and safely as possible. Through a committed and coordinated effort by employers, employees, healthcare and rehabilitation service providers, and claims administrators, a Return to Work program is an efficient way to manage the rehabilitation process.

FACT: Employers with aggressive Return to Work programs can reduce average disability duration by almost 20%.

Why should my company have a Return to Work Program?

With a Return to Work program, employees who have been given approval from a physician to return to work in some capacity are given light-duty or transitional work by their current employer until they are fully released by the physician to return to their normal job duties. This process has financial and emotional benefits for the employee that carry over to the employer.

Benefits for Employers

- Retains valuable skilled / experienced employees
- Saves the cost of hiring and retraining new employees
- Reduces the potential of fraudulent claims
- Boosts company morale – employees feel valuable
- Reduces claims costs and increases overall productivity

Benefits for Employees

- Maintains contact with job and fellow employees promoting increased morale and a faster recovery
- Ability to stay in the same or similar job
- Reduces the potential of a negative financial impact from a reduction of salary and/or benefits

Did You Know?

Without incorporating light duty or transitional work, claims costs can drastically increase.

For an employee with a knee injury requiring surgery who has a benefit rate of \$500 per week – assuming 20 weeks of modified duty status and four weeks of total disability status – an employer who accommodates work restrictions before and after the surgery can save approximately \$10,000 in claims costs.

FACT: Injuries reported 30 days following an injury are 45% more expensive than those reported within one week.

Setting up a Return to Work Program

The key to proactively managing workers' compensation claims is setting up a Return to Work program before injuries occur.

Instituting a successful program that fits your organization's structure and needs is simple. Here are some basic elements to help you create guidelines:

1. Integrate a program of ongoing safety inspections and accident investigations as part of your organization's safety program.

Developing an awareness of existing workplace hazards and correction of unsafe conditions that exist are a prerequisite. Reducing the frequency and severity of losses will improve organizational productivity and management of an incident.

2. Develop a written Return to Work policy for your organization.

This policy should address the organization's commitment to providing a healthy and safe place to work for its employees and getting injured employees back to work as quickly and as safely as possible. This includes prompt reporting of injuries and illnesses, as well as providing medical care, vocational rehabilitation and transitional work as needed.

3. Establish a joint employee / management committee.

Both labor and management bring different perspectives and different knowledge bases to the process. The continuing success of the program rests with a basic design encompassing both perspectives and ongoing support in the implementation from both parties.

4. Consider a designated medical provider for employee injuries.

Establish a plan which provides prompt treatment of injuries. Select a designated medical provider who works with you to provide immediate treatment for injured employees and is familiar with your operations.

5. Identify transitional work opportunities.

Develop job descriptions for transitional work assignments – include a description of the work and the physical requirements – and share them with your designated medical provider.

6. Develop job descriptions, including physical requirements (lifting, pushing, twisting, other types of exertion, repetitive actions, etc.), for existing jobs within the organization and share them with your designated medical provider.

7. Get medical treatment for injuries promptly and report injuries to claims administrators immediately.

In doing so, everyone (medical care providers, claims administrators, loss control consultants, etc.) is involved and communicating at the beginning of the process to ensure correct treatment is started right away, while avoiding unnecessary, duplicate or conflicting treatments.

8. Ensure that there is appropriate coordination and a periodic evaluation of the program.

It's important that there is ongoing communication from supervisors and co-workers with the injured employee to avoid isolation or uneasy feelings about returning to work. Also, use physician evaluations as a way to continually review and determine the employee's restrictions and ability to do transitional or light-duty work assignments.

By taking an active role in workers' compensation claims management through a Return to Work program, employers experience lower premium cost, reduced lost-time and eliminate possibilities for fraud and malingering. Your agent can help you establish a successful Return to Work program through effective communication and coordination between all participants.