

# *THE ROAD BACK TO WORK:*

## **BUILDING A SUCCESSFUL RETURN TO WORK PROGRAM**

OUR PRESENTATION WILL BEGIN SHORTLY



# *THE ROAD BACK TO WORK:*

## **BUILDING A SUCCESSFUL RETURN TO WORK PROGRAM**

RISK MANAGEMENT SERVICES



# TODAY'S SPEAKERS

**Pam McIntire, ARM**

Sr. Risk Management Consultant  
Risk Management

**Sherrie Doughtie**

Claims Service Consultant  
Workers' Compensation

# Today's Topics

- Purpose of RTW programs
- Why RTW is good business
- Guidelines to succeed
- Important steps for transitional duty



Without Return to Work  
programs...

The average employee is  
out of work for **79 days!**





# The 2 Basic Types of Claims

## Medical Only Claim

- Generally minor injuries
- No lost time / employee remains working in some capacity
- Costs are for medical treatment only



# The 2 Basic Types of Claims

## Indemnity Claim (Lost Time)

- Generally more severe injuries
- Off work for statutory number of days
- Much more costly – lost wages, more advanced treatments, potential legal issues





# Returning Injured Workers

- Educate management – sooner employee is active, the better
- Develop RTW plans / tasks before injuries occur
- Work with injured workers and medical providers





# BENEFITS

# The Benefits...

1. Financial
2. Employee
3. Organizational



# The Benefits...

## 1. Financial

# *1. Financial Benefits*

## **Direct Costs**

- Medical costs
- Worker is paid for lost time (indemnity)
- Mileage, prescriptions, etc.



# *1. Financial Benefits*

“Indirect cost” anywhere  
from 1 to 20 times more  
than direct costs

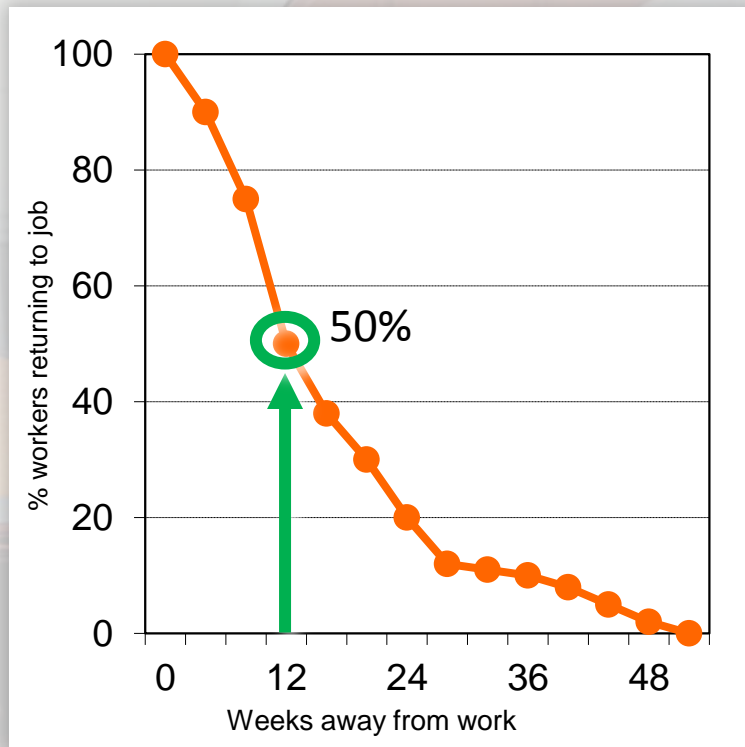
**Medical Costs**  
**Lost Wages**

Lost Production  
Re-hiring  
Re-training  
Overtime  
OSHA fines  
Litigation Costs  
Lost Wages  
Poor Morale  
E-Mod Impact  
Admin time

## 1. Financial Benefits

### Reduced Time Lost

- After 12 weeks off job following injury, ~ 50% of workers don't return!
- After 1 year, likelihood decreases to < 2%



# 1. Financial Benefits

## Experience Modification

- Record follows 3 years!
- Most recent loss year isn't counted



# 1. Financial Benefits

## Reduced Litigation

- Culture of wellness vs. focus on disability
- Faster claims close, less likely litigation





## 1. Financial Benefits

### Temporary Disability Payments

- Cost of lost time

	RTW: No lost time No TD	RTW Part-Time @ 8 weeks Paid Wage Loss	Off work 8 weeks Paid Full TD
Warehouse Worker Avg. Weekly Wage: \$771.75 TD @ \$514.50 per week	\$ 0.00	\$ 2,249.25 (@ \$350 wk)	\$ 4,116.00

# *1. Financial Benefits*

## **Reduced Disability Expense**

- Studies show reduced length and cost of disability
- Accommodations cost nothing
- Develop a “creative” approach

## *1. Financial Benefits*

### **Maximum Medical Improvement Faster**

- Workers return to regular duty faster
- Can attain maximum medical recovery 3x faster!



The Benefits...

## 2. Employee



## *2. Employee Benefits*

### **Shows You Care**

- Demonstrates trust in employee
- Part of the essential team
- We're in “this” together!

## *2. Employee Benefits*

### **Faster Recovery**

- Wellness vs. disability environment
- Continued activity & motion
- Incentive to return to normal work

## *2. Employee Benefits*

### **Income Stability**

- Take care of the family
- Most modified duty positions pay regular wages
- Reduces concerns about losing job

## 2. Employee Benefits

### Focus on “Can Do” vs. “Can’t Do”

#### ***Wellness Environment***

- Focus on what employee can do
- Interact with friends and coworkers
- Monitor adherence to restrictions

#### ***Disability Environment***

- Focus on what employee can't do
- Concern of what others are thinking
- Fear of losing job



The Benefits...

# 3. Organizational

### *3. Organizational Benefits*

## **Optional Job Tasks for RTW**

- Parts inventory
- Facility inspection
- Maintenance
- Filing
- Assist dispatch
- Update safety manuals
- Work for employer's charity

### *3. Organizational Benefits*

## **Demonstrate Compassion**

Being injured is hard on the employee! Being supportive....

- Shows commitment to workers
- Pays off in reduced litigation

*Litigation drives expense in CA workers compensation!*

### *3. Organizational Benefits*

## **Deter Fraud**

Demonstrates WC benefits likely just medical:

- Reduced settlements
- Reduced disability
- Injured employees at work instead of home

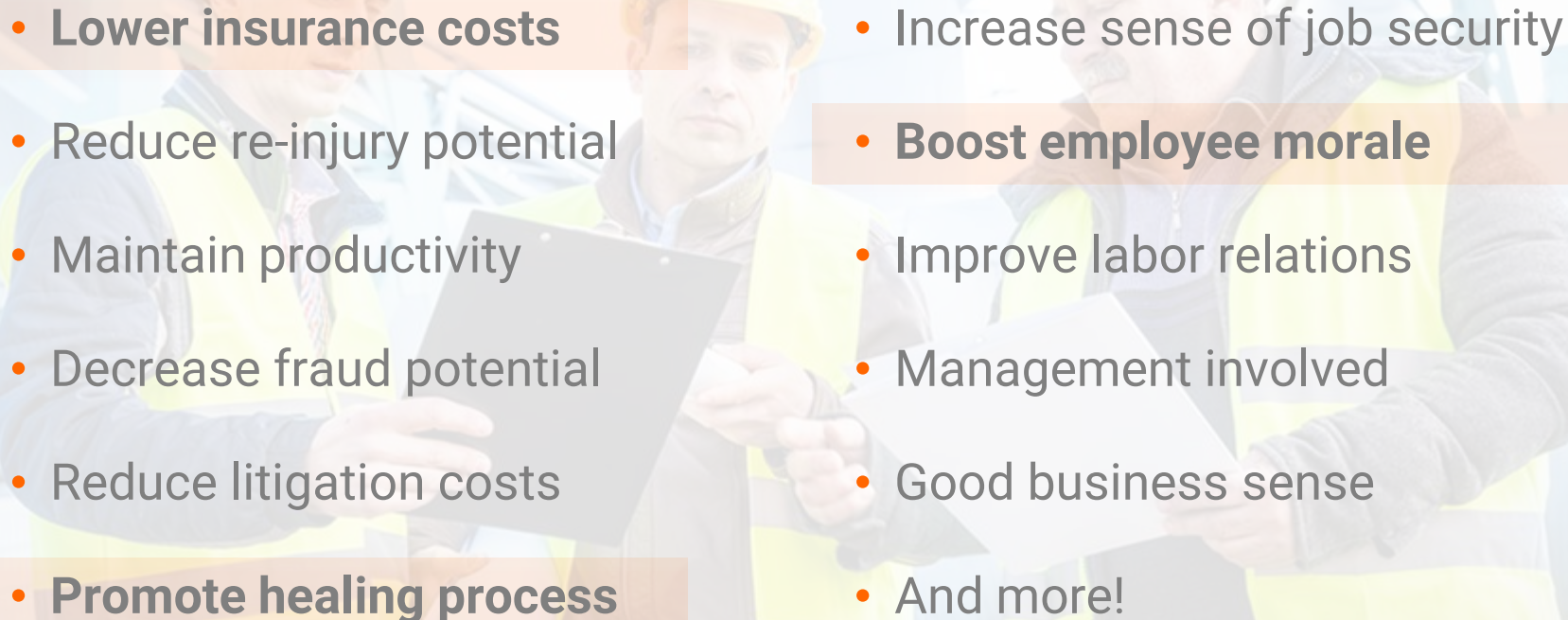


# How a RTW Program helps **YOU!**

- Designed plan in place
- Employer knows process
- Employee knows process



## *Additional Benefits*

- 
- **Lower insurance costs**
  - Reduce re-injury potential
  - Maintain productivity
  - Decrease fraud potential
  - Reduce litigation costs
  - **Promote healing process**
  - Increase sense of job security
  - **Boost employee morale**
  - Improve labor relations
  - Management involved
  - Good business sense
  - And more!

# WHEN INJURIES OCCUR

# *Reminder! When Injuries Occur*

## **Management Should Always:**

- Stay composed
- Demonstrate concern
- Consider the employee

*Think to yourself: What if this was my family member?*

# *Reminder! When Injuries Occur*

## What Needs to Happen:

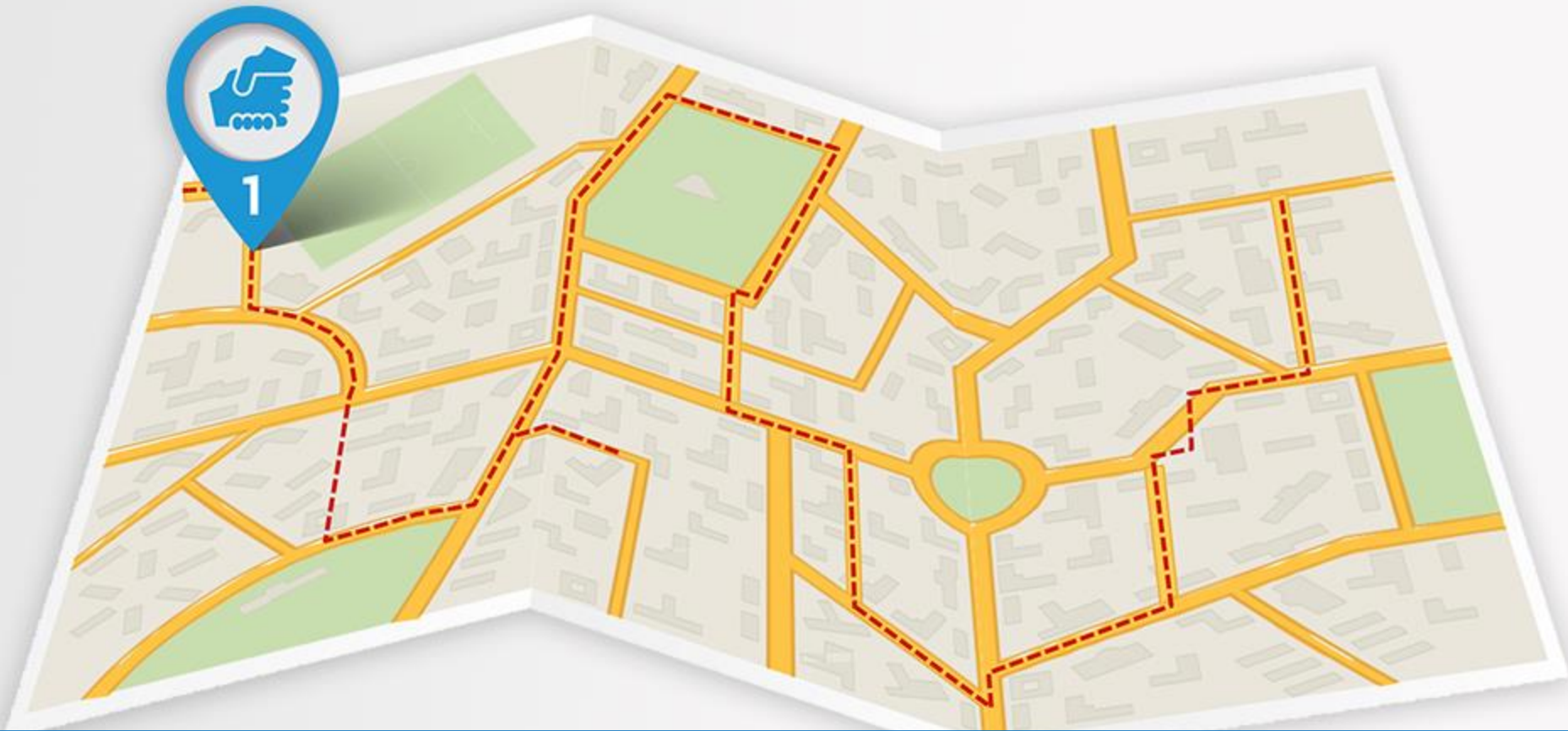
- ✓ Employee must report it to supervisor
- ✓ Always Provide the employee with care
- ✓ Contact Work Comp coordinator
- ✓ Communicate with medical provider
- ✓ Stay in contact with employee
- ✓ Report as appropriate - OSHA
- ✓ Investigate
- ✓ **Start RTW when applicable!**





# 6 KEY COMPONENTS

OF A SUCCESSFUL RETURN TO WORK PROGRAM



## Roadmap to Return To Work Success



1

## MANAGEMENT SUPPORT & DIRECTION

- Emphasize positive response to accidents and injuries
- Early & ongoing communication
- Involve labor & management
- Create a RTW coordinator role
- Identify temporary, transitional RTW options / tasks
- Provide strong commitment & leadership



2

## WORKPLACE RTW COORDINATOR

- Objective & has the respect of union & management
- Familiar with different jobs
- Able to coordinate RTW activities & work in a collaborative manner





# 3

## CHOOSING A WORKPLACE RTW COORDINATOR

- Policy statement
- Goals & objectives
- Roles & responsibilities
- Program administration details / procedures
- Forms & other tools for managing process





# 4

## ANALYSIS OF JOB TASKS & PHYSICAL DEMANDS

- Examine each job & provide info about physical job requirements
- Identify potential temporary, transitional work tasks
- Develop task list based on individual RTW restrictions



## IDENTIFY RTW OPTIONS

- Assign productive & meaningful work
- Placement should be transitional, directed towards a full return
- Emphasize capabilities, not limitations



6

## AWARNESS, TRAINING & COMMUNICATION

### Help everyone understand process & benefits:

- Impact on accident costs & healing process
- Benefits of a RTW program
- Roles & responsibilities at all levels
- Assistance employee may require
- Name of RTW contact person
- Expectation of returning to full duty quickly



**Successful RTW Integration Achieved!**





# TWO CASE STUDIES

*Which do you want to be?*



# CASE STUDY COMPARISON #1

Joe suffers an injury at work. While he does receive work restrictions, the employer states that they do not have work for him unless he can perform his regular work duties.

As time progresses, Joe in some physical pain and his family is just getting by on a reduced income, he begins to feel more and more separated from his work crew. Joe knows that due to his extended leave, the employer moved someone into his position.

Now he fears he may not have a job to return to when he feels better. With little to no contact from his employer, Joe gets “advice” from a friend that he should be talking to a lawyer and now the claim becomes litigated.

## CASE STUDY COMPARISON #2

John suffers an injury at work. John receives work restrictions, and while the employer has to get creative, they find tasks that he can perform for 4 hours a day. This keeps John on a regular schedule of reporting to work and stays connected with his work crew.

The carrier makes up the difference in his wage. After 2 weeks and another visit to the doctor, his restrictions are fewer. Now the employer can find a full day's worth of work and John is receiving his full pay while he works towards getting stronger.

Johns co-workers encourage his progress and managers are supportive of his transitions toward regular duties.

# YOUR SAFETY RESOURCES

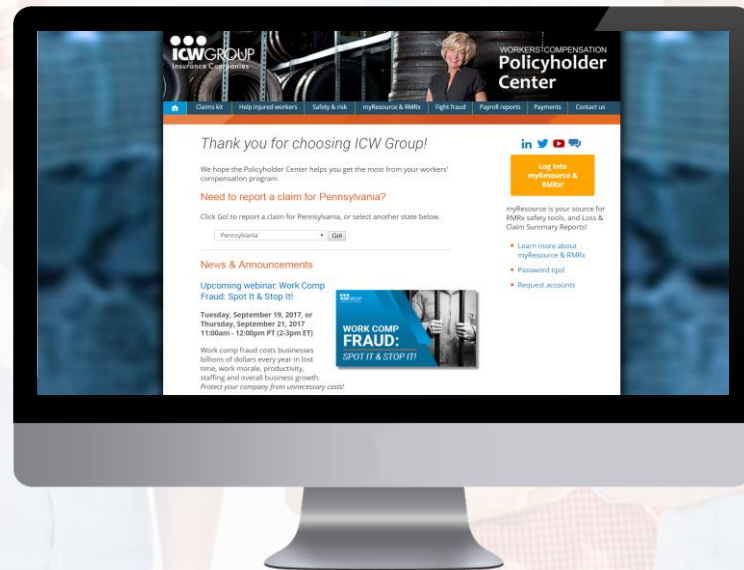


# Policyholder Website

**icwgroup.com/pc**

## RESOURCES:

- Claims
- Payroll Reporting
- Injured Worker Resources
- Risk Management
- RTW Materials



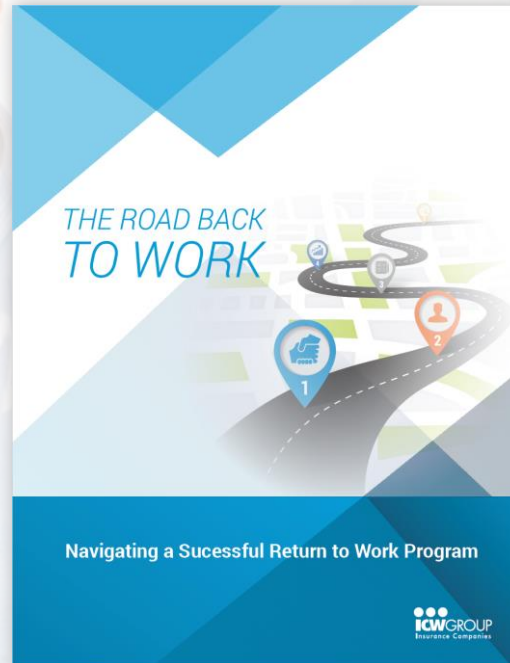


# *Policyholder Website*

**icwgroup.com/pc**

## **RETURN TO WORK MATERIALS:**

- RTW Policy
- Modified Job Description
- Medical Provider Forms



# QUESTIONS?

[riskmanagement@icwgroup.com](mailto:riskmanagement@icwgroup.com)



# THANK YOU!

Webinar materials:  
[icwgroup.com/pc](http://icwgroup.com/pc)

