

What is an effective return to work program?

TB-WC43 (1110)



For many employers, the return to work process is automatic. An employee is hurt, sent to the physician and then returned to his or her regular job or some form of modified work. An effective return to work program focuses more on the individual case or to how long the employee should stay in that particular assignment. The downfall to a lot of return to work programs is they stop when the employee returns to work. This leads to open ended alternate-duty assignments and a large group of partially productive employees who are indefinitely assigned to alternate-duty jobs. This stifles rehabilitation to the injured worker and may create resentment from the healthy employee who performs the more demanding jobs.

Clearly identify return to work goals

There are three possible goals for alternate-duty assignments:

- **Facilitate recovery and promote rehabilitation:** Keeping an employee at work and in the work routine improves the chances of that employee successfully returning to full employment.
- **To prevent abuse of the workers' compensation system:** Most common abuse of the system occurs when the employee claims injury to justify a casual absence. This creates the perception that the employer has little control over the claims administration process. When the employer consistently returns injured employees to work after reported injuries, it conveys a sense of control and eliminates the incentive to claim injuries to gain time off from work. This will help deter the progression into more serious abuses.

Risk Control Services

Your Business Insurance Specialists

THE
State Auto Group

- **To reduce the cost of temporary disability:** Employers reduce the amount of temporary disability they pay by putting an employee back to work. An employer typically pays two-thirds of a day's pay for every day and employee cannot work. An employer is better to pay full pay for half a day's work than two-thirds of a day's pay for no work.

When alternative duty is not appropriate

Below are some examples in which an employer could properly conclude that continued alternate duty would not be appropriate:

- A laborer who has a spinal fusion, making it unlikely that he or she will be able to return to a job that requires lifting.
- An employee who works in a sewing actory and has undergone a carpal tunnel release.
- An employee who has reached maximum medical improvement and is unable to perform a permanent full-time job.
- The employee's condition worsened after a month in an alternate-duty job.
- The employee has been in the alternative-duty role for three months and his condition has not improved.

Developing a process that will work for your company

Developing a process should help an employer achieve the maximum benefit from its return to work program while avoiding most the problems. Employers should make two major policy decisions.

- **The first issue is the maximum length of alternative-duty assignments.** Set a cap as it forces employers to monitor and manage cases and it sets the proper expectation for injured employees. The maximum period should be somewhere in the 60 to 120 day range.
- **The second issue is for the employer to be prepared to communicate its light-duty process to a treating physician other than the company designated provider.** Provide the doctor a letter or pamphlet that explains the employer's desire to provide alternative duty and develop work specifically designed to meet those restrictions.

Six steps to follow after the employee reports an injury.

- **Set up the initial medical evaluation.** Meet with the employee if possible prior to the employee meeting with the doctor. Have the employee sign a medical authorization. Make sure the employee takes information regarding the company's return to work program and a work restriction profile for the physician to complete.
- **Clarify the diagnosis and medical restrictions.**
- **Determine return to work possibilities.** Make sure the return to work assignment is transitional. If the employee's condition is serious enough that he is unlikely to return to a full time regular job, it may be better to pursue other options, such as rehabilitation. Make sure all injury restrictions are strictly adhered to.



- **Offer the Position.** Meet with the employee and review the job tasks and job restrictions. Make sure to emphasize the restrictions and that this job is temporary.
- **Meet with the employee's supervisor.** Review all restrictions with the employee's supervisor and use caution as not to divulge any details on the diagnosis or nature of the condition only the required restrictions.
- **Monitor the employee's progress in the assignment.** Reevaluate the assignment after each doctor's visit. Determine if the employee has improved and if his job responsibilities can be increased.

Why is return to work necessary?

- Lost-time indemnity payments for workers' compensation injuries account for approximately one-half of all workers' compensation dollars across the nation.
- A successful Return to Work program improves profit margins through a more productive operation provides a strong motivator for your company and helps support the RTW.
- RTW reduces indirect loss costs, which are estimated at four times the direct cost of a given claim.

THE State Auto Group

Corporate Headquarters Address:

518 E. Broad Street, Columbus, Ohio 43215

Middle Market Insurance Office Address:

580 N. Fourth Street, Fifth Floor, Columbus, Ohio 43215

Phone: (614) 464-5000

The information contained in this publication was obtained from sources believed to be reliable. The State Auto Insurance Companies make no representations or guarantee as to the correctness or sufficiency of any information contained herein, nor a guarantee of results based upon the use of this information and disclaims all warranties expressed or implied regarding merchantability, fitness for use and fitness for a particular purpose. State Auto does not warrant that reliance upon this document will prevent accident and losses or satisfy federal, state and local codes, ordinances and regulations. You assume the entire risk as to the use of this information. Further, this document does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by the State Auto Insurance Companies.