

The Bureau of Labor Statistics reports that over five million workers are injured on the job each year, and of those injured, more than 1.4 million fail to return to work.

An early return to work (RTW) program is an organized system that aims to bring injured or disabled employees safely back to work as soon as they are able. Transitional work duties are matched to the injured worker's abilities for a specific time frame, allowing the worker to rejoin the workplace sooner—an advantage to both the employer and the employee.

Benefits of Return to Work Programs

RTW programs can help your organization effectively manage situations that involve workers' compensation and employee health concerns. Benefits of a timely and medically-approved return to work program may include:

- Reduced costs associated with replacing the injured or ill employee (overtime pay, retraining, rehiring and lost time)
- Reduced insurance payments because the employee is on the job and earning at least part of their wages during the recovery period
- Reduced medical costs because injured employees are regularly seen by their physicians during the RTW program and abilities are monitored on the job
- Positive effect on workers' compensation premiums and experience modification rate

RTW programs also help the injured employee. Employees participating in RTW programs continue to live a productive lifestyle during their recovery period and feel more valued by their employer. They are also less likely to become totally or permanently disabled.

Satisfaction with the RTW program can also reduce the legal costs of a workers' compensation claim because RTW program employees are less likely to engage attorney services.



Communication Roles

An effective RTW program facilitates immediate and informative communication between employee and employer, which allows medical, employment and claim decisions to be made in a timely manner. The following communicators play important roles in an effective RTW program:

Claims Adjuster—communicates with the employer, the injured/ill employee, the RTW in-house coordinator, medical providers and others involved with the claim and the RTW program. The adjuster is keenly interested in the RTW process in an effort to keep workers on the job and manage claims costs.

RTW In-House Coordinator—contacts the claims adjuster, the supervisor and the injured employee within 24 hours of the reported accident and maintains these lines of communication.

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Supervisor—communicates directly with the injured worker. Supervisors may be the first to know and report about the employee’s injury, and they may remain the first line of communication afterwards. Working with the RTW in-house coordinator, the supervisor may be the primary source of information for the employee about work-related questions and the development of meaningful transitional duty job descriptions.

Injured/Ill Employee—asks many questions about workers’ compensation and other health benefits, claims procedures and RTW policies. The relationships between supervisors, employees, the RTW in-house coordinator and the claims adjuster are key to maintaining effective communications during an employee’s return to work.

Before Implementing a RTW Program

- Analyze job duties for all regular positions through functional job analysis and complete written job descriptions.
- Identify transitional duty areas before they are needed and complete job descriptions of those meaningful tasks.
- Identify occupational medicine and therapy providers in your area where work injuries can be medically treated.
- Interview physicians and physical therapy staff to determine if they are able to meet the informational needs of your company. Talk with your insurance adjuster to ensure these services are compatible with claims handling procedures.
- Share written job descriptions with medical providers and offer them tours of your company to help them fully understand the dynamics of each job position.

- Appoint an in-house workers’ compensation coordinator and set up return to work reporting formats, letters and other documentation.
- Train and educate supervisors and employees on steps to take when an injury occurs.
- Understand your state’s workers’ compensation laws and reporting responsibilities.
- Review and update the RTW protocols regularly. They must be compatible with state workers’ compensation laws and federal legislation, including the Americans with Disabilities Act.
- Communicate with your EMC claims and loss control team when questions arise.

For Additional Information

EMC Services: www.emcins.com or email losscontrol@emcins.com

- Return to Work Programming Assistance

EMC Tech Sheets: www.emcins.com

- Return to Work Programs—Job Accommodations & Implementation