GUIDEONE® INSURANCE + SafeChurch®

Return-to-Work for Injured Employees

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The goal of a return-to-work (RTW) program is to return injured employees to appropriate work as soon as possible, whether that be to their original job or in a temporary, modified duty assignment.

Background

Any work-related injuries can potentially increase future Workers' Compensation insurance premiums. To maintain or lower your premiums, the employer can assist in controlling the costs of claims. One way to significantly reduce Workers' Compensation costs is through an effective RTW program.

Injuries that result in lost wages are the most expensive injuries. Costs increase every day that an injured employee is not able to work. A temporary transitional RTW program can significantly reduce costs and provide benefits to the injured employee and the employer.

Studies have shown that the longer an employee is away from work, the less likely they are to ever return to work.

If injured employees cannot return to their original job at full capacity, an early RTW program provides temporary modified duties to those who are still able to work but have some physical/medical restrictions. The objective is not to modify the position permanently, but to identify tasks they can perform within the temporary work restrictions the medical provider has recommended. Modified duty does not have to be strictly within the injured employee's own job but can include any meaningful work the employer needs completed. Regardless of the work assigned, it must be within the physical limitations recommended by the medical provider.

Studies have shown that the earlier an injured employee is returned to work, the faster and better the healing and recovery process can occur. Some states limit Worker's Compensation benefits if an employee refuses to return to an employer's offer of modified duty within the limitations defined by the medical provider.

Benefits of a Return-to-Work Program

REDUCE COSTS

Controls future workers' compensation insurance premiums by reducing lost wages from injured employees.

IMPROVE ENGAGEMENT

Keeps your employees active in the workplace by completing modified job duties and interacting with co-workers.

WORKFORCE STABILITY

Retains your current workforce as injured employees are able to stay involved in their job and return to work.

QUICKER RECOVERY

Improves recovery time by bringing injured employees back to the workplace at an earlier date.

Benefits of a Return-to-Work Program

Benefits to the Employer	Benefits to the Employee
• Manages insurance costs by shortening the recovery period, minimizing lost time, and maximizing the injured employee's functional abilities. • Retains skilled and experienced employees within the department. • Reduces wage costs for temporary employees, along with replacement cost of hiring and retraining. • The employer's interest and encouragement promote the injured employee's sense of value and security. • The amount of work reassigned to co-workers can be minimized when the injured employee is able to perform modified duties within their own department. • Reduces the potential for malingering and fraud. • Promotes connection by keeping the injured employee engaged in their job and with co-workers. Disengagement is a factor identified with higher rates of litigation and overall claim cost. • Reduces employer's disruption of workflow. • Provides an opportunity for the employer to monitor the injured employee's physical abilities, work effort, and cooperation, all factors in the healing process and a successful RTW plan.	• Provides a sense of security, reducing concerns about continued employment. • Reinforces feeling of self-worth by remaining active and productive. • Maintains employee benefits, retirement and seniority. • Pain and suffering are often minimized, physical conditioning is retained, and recovery time is shortened. • Injured employees and their families experience less disruption in their lives. • Allows the injured employee to continuing to receive 100% of the wage they are accustomed to, reducing financial hardship often experienced with a reduced weekly wage benefit paid by WC. • Promotes connection by keeping the injured employee engaged in their job and with co-workers. • Reduces disruption of an employee's normal routine. • Helps maintain employee/employer communications.

How to Implement Your Return-to-Work Program

CREATE A POLICY STATEMENT WITH SENIOR LEADERSHIP SUPPORT

Communicate the importance of safe work practices and the purpose of a return-to-work program.

PARTNER WITH EXPERIENCED MEDICAL PROVIDERS

Work with medical providers that specialize in Workers' Compensation treatment and understand benefits of a return-to-work program.

ESTABLISH MODIFIED JOB DUTIES

Compile certain workplace tasks injured employees may complete depending on their injury.

ENGAGE ALL INJURED EMPLOYEES

Check in regularly with injured employees to show you value their well-being and their position in the workplace.

Where to Start: Elements of a Return-to-Work Program

Incorporating these basic elements can facilitate a successful Return-to-Work program:

Step One: Commitment to the RTW program by top management

- Leadership's understanding of and commitment to the RTW program is most important.
- Express concern for the employee's health, well-being and early return to work, offering modified duty if necessary.
- Identify person or team responsible for managing and implementing the RTW program.

Step Two: Develop policy statement in support of RTW program

The employer's policy statement should address the following:

- Importance of injury prevention and safe work practices.
- Purpose of the RTW program.
- Who the policy applies to.
- Responsibilities by role:
  - Employer
  - Supervisor
  - RTW Coordinator
  - Employee
  - Medical provider
  - Others
- How the program is administered.
- How modified job duties are assigned.
- Changes in medical status are immediately reported to the medical provider and employer.

Step Three: Develop a list of Modified Duty Tasks that the injured employee can complete

- Modified Duty Tasks are temporary duties that an injured employee may be able to complete. The completion of these tasks is dependent on the restrictions put in place by your medical provider.
- GuideOne has a sample Modified Duty Task lists to assist you. Please see Appendix A.
- As you customize your own list, ask the following questions:

- Does the injured employee have specific skills that can be used, such as developing training programs or reviewing operating procedures?
- Do you have delayed projects that the injured employee can complete?
- Are there departments or staff that could benefit from temporary assistance?
- Are there tasks that can be completed to alleviate some of the time pressures on other staff?

Step Four: Establish a relationship with a primary medical provider experienced in Worker's Compensation care

- Look for medical providers that specialize in Workers' Compensation treatment.
- Visit the clinic and learn about their treatment process and commitment to returning injured employees to work in cases where modified duty is necessary.
- Ask the medical provider to visit your facility – this allows them to get a better understanding of job duties and can assist in identifying Modified Duty Tasks.

Step Five: Make sure job descriptions are up to date

- Job descriptions must list the physical demands of the position and should reflect the employee's actual duties and physical requirements. This gives the medical provider an understanding of what the injured employee must be able to do to return to full duty.
- Do not assume medical providers are knowledgeable of the duties required of all positions. Give the medical provider a copy of your job descriptions for reference when injuries occur.

Step Six: Bring the injured employee back to work

- Advise the medical provider that the organization is committed to identifying appropriate modified-duty assignments when available. Request specific work restrictions so the organization can determine whether suitable duties can be accommodated.
- After the medical provider has approved modified duty, provide a written modified duty job offer to the injured employee.
- This job offer should include:
  - The start date
  - Expected work hours
  - Name of supervisor during modified duty
  - A deadline for employee to accept job offer
- Be sure to administer return-to-work opportunities consistently and without discrimination, while recognizing that available assignments and individual medical restrictions will vary.

Step Seven: Communicate with the injured employee

- Frequent communication can greatly reduce the stress and anxiety employees

may feel after being injured on the job.

  - Share all information about the claim process and who to contact if they have questions.
  - Take the time to listen to employees' concerns and respond appropriately, offering assistance when possible.
- Communicating with injured employees makes them feel valued and trusted. Employees who feel that they have not been given enough information are much more likely to hire an attorney.

Following these steps can help your injured employees to return to work faster and control your future insurance costs. If you would like more information regarding RTW programs, please contact GuideOne Insurance's Risk Control Department at LossControlSurvey@guideone.com or (877) 448-4331 ext. 5626.

Appendix A: Sample Modified Duty Task List – Healthcare Employees

Tasks	Able to Complete		Tasks	Able to Complete	
Assist in Office			**Dietary**		
Organize office materials	**Y**	**N**	Set tables	**Y**	**N**
Answer phone calls	**Y**	**N**	Bus tables	**Y**	**N**
Make copies	**Y**	**N**	Assist with food prep	**Y**	**N**
Shred papers	**Y**	**N**	Kitchen cleaning	**Y**	**N**
Check in guests	**Y**	**N**	**Housekeeping**		
Activities			Sweep	**Y**	**N**
Read to residents	**Y**	**N**	Clean employee break room	**Y**	**N**
Assist with arts & crafts	**Y**	**N**	Wipe down equipment	**Y**	**N**
Bingo	**Y**	**N**	**Resident Care**		
Other Activities	**Y**	**N**	Distribute Medications	**Y**	**N**
Monitor residents	**Y**	**N**	Refill water pitchers	**Y**	**N**
Sew	**Y**	**N**	Assist with feeding	**Y**	**N**
Laundry			Manicure nails	**Y**	**N**
Fold laundry	**Y**	**N**	Take and chart vitals	**Y**	**N**
Sort laundry	**Y**	**N**	Chart food consumption	**Y**	**N**
Deliver laundry	**Y**	**N**	**Other**		
Safety	**Y**	**N**		**Y**	**N**
Watch videos	**Y**	**N**		**Y**	**N**
Learning Management	**Y**	**N**		**Y**	**N**
Test/Inspect safety equipment	**Y**	**N**		**Y**	**N**

Appendix B: Sample Policy Statements

Sample Policy Statement 1

(Organization Name) is committed to providing a safe workplace for our employees. Preventing work-related illness and injury is our primary goal.

Our early Return-to-Work Program provides opportunities for an employee who is injured on the job to return to work at full duty. If the injured employee is not physically capable of returning to full duty, the program provides opportunities for the employee to perform his or her regular job with modifications or, when available, to perform alternate temporary work that meets the injured employee's physical capabilities.

_____

Signature of Organization Representative

_____

Date

Sample Policy Statement 2

(Organization Name) will make every reasonable effort to provide suitable return-to-work opportunities for every employee who is unable to perform his/her regular duties following a work-related injury. This may include modifying the employee's regular job or, if available, providing temporary alternate work depending on the employee's physical abilities.

Only work that is considered productive and meaningful to the business shall be considered. Injured employees who are participating in the early Return-to-Work Program are expected to provide feedback in order to improve the program's future development.

_____

Signature of Organization Representative

_____

Date

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