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## Introduction

- Workers' Compensation insurance provides coverage to any worker injured as a result of performing his or her job duties. Workers' Compensation coverage includes the following:
  - Payment of medical treatment to return workers to their pre-injury status – possibly to include future medical treatment as deemed by the treating physician.
  - Payment for lost wages when the employee, because of medical restrictions related to this or her injury is unable to work all or part of the employee's scheduled number of hours.
  - Payment for permanent loss of function of a body part as a result of the injury.
- Any work-related injuries can potentially increase future Workers' Compensation insurance premiums. To maintain or lower your premiums, you, the employer, can assist in controlling the costs of claims. One way to significantly reduce workers' compensation costs is through an effective Return-to-Work Program.
- Injuries that result in lost wages are the most expensive injuries. Costs increase every day that an injured worker is not able to work. A temporary transitional Return-to-Work 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 the employee will ever return to work.
- If injured workers cannot return to their original job at full capacity, an early Return-to-Work Program provides temporary modified/transitional duties to injured employees who are still able to work but may have some physical/medical restrictions. The objective is not to modify the position permanently, but to identify temporary job tasks that meet restrictions identified by the physician that the employee can perform during the temporary healing process.
- Studies have shown that the earlier an injured employee is permitted to return to work the faster and better the healing and recovery is.

**The primary goal of this program is to return injured workers as soon as possible to their original job at either full duty or in a temporary modified/transitional assignment.**

## Benefits of a Return-to-Work Program

Benefits to the Employer	Benefits to the Employee
<ul style="list-style-type: none"> <li>• Manage insurance costs by:               <ul style="list-style-type: none"> <li>○ Workers' compensation indemnity (lost wage) benefits cease or are adjusted based on hours worked</li> <li>○ Medical expense and permanent impairment costs are reduced by increasing the employee's functional status</li> <li>○ Reduced payments on any workers' compensation claim can assist in reducing costs for future worker's compensation coverage</li> </ul> </li> <li>• Retain skilled and experienced employees</li> <li>• Save wage costs for temporary employees, along with hiring and retraining costs</li> <li>• The employer's interest and concern for the injured worker is reinforced, promoting morale and feelings of security</li> <li>• The amount of extra work assigned to co-workers is adjusted or diminished</li> <li>• Reduces the potential for fraud. Fraud can be tempting to an employee who may view a work injury as a vacation. Return-to-Work programs demonstrate that getting injured does not mean getting out of work</li> </ul>	<ul style="list-style-type: none"> <li>• Provides a sense of security and concerns about continued employment are reduced</li> <li>• Injured workers remain active and productive, reinforcing feelings of self-worth</li> <li>• Employee benefits, retirement and seniority are maintained</li> <li>• Pain and suffering are often minimized and physical health is promoted</li> <li>• Recovery time is shortened</li> <li>• Injured workers and their families experience less disruption in their lives</li> </ul>

## Elements of a Return-to-Work Program

Incorporating these basic elements can maximize the opportunity for a successful Return-to-Work Program:

- Commitment to the Program by top management
  - Without total commitment, the Program will not be successful.
  - Concern and commitment for the employee's health, well-being and early return to work are essential.
- Policy Statement
  - Write, adopt, and post a policy statement that is brief and broadly written so that it does not require frequent revision.
  - Post the policy statement in an easily accessible place as a constant reminder and encouragement of early return to work following a work related illness or injury. Include statements that do the following:
    - Confirm the organizations commitment to the early Return-to-Work Program.
    - Explain the organization's return-to-work philosophy.
    - Stress the importance of safe operations and prevention of injury.
- Select a primary medical provider, and encourage injured employees to first seek medical attention with that provider. Examples include a local Doctor of Medicine (MD) or Doctor of Osteopathic Medicine (DO) who treats workers' compensation patients, an urgent care clinic, or occupational medicine clinic. To contain costs, treatment at hospital emergency rooms should be reserved for true medical emergencies.
  - If you do not have a designated medical provider and have not been provided with a panel of approved workers' compensation providers in your area, please contact:

Becky Rose  
Workers' Compensation Lead Adjuster  
GuideOne Insurance  
515-267-4020 or [brose@guideone.com](mailto:brose@guideone.com)
- It is recommended that the employer establish an accurate Job Description and Physical Requirements for each employee position.
  - Each employee should acknowledge the job description and physical requirements upon employment.
  - The job descriptions should accurately reflect the duties of the employee and the type of physical activity required to complete assigned duties.

## California and Texas Managed Care Networks

- Policyholders in California and Texas have the option of enrolling in a managed care network to further assist in directing medical care to providers that specialize in workers' compensation claims and focus on returning the injured employee to work.
  - If you are a member of the California Medical Provider Network (MPN) or the Texas Health Care Network (HCN), you have received specific information from GuideOne Insurance and CorVel Corporation related to the designation of physicians and appropriate use of medical providers.
  - If you would like further information regarding the California MPN or the Texas HCN, please contact:  
Becky Rose  
Workers' Compensation Lead Adjuster  
GuideOne Insurance  
515-267-4020 or [brose@guideone.com](mailto:brose@guideone.com)

## Post Injury Procedures

The following should occur after an injury:

### 1. Immediately following an injury:

- Employee should be sent for initial medical treatment to an appropriate medical provider.
- Each employer is encouraged to establish an approved medical provider and communicate this direction to all employees
- GuideOne Insurance encourages the use of providers within the Corvel Network.
- If the employer wishes a panel poster of local Corvel Network Providers, please contact:

Becky Rose  
Workers' Compensation Lead Adjuster  
GuideOne Insurance  
515-267-4020 or [brose@guideone.com](mailto:brose@guideone.com)

- Be aware of any pre-designation of physicians if enrolled in the California MPN. Employees within the MPN may pre-designate the use of their personal physician if the appropriate forms are completed and signed by the personal physician.
- Record information concerning the injury including, date, time, type of first aid provided, name and location of treating physician.
- Document all injury-related information on the state specific First Report of Injury (FROI) form.

### 2. Notify the GuideOne Claims department of any new injury by email or fax within 24 hours to assure prompt attention and medical management of the claim.

- Email the First Report of Injury to [CLU@guideone.com](mailto:CLU@guideone.com).
- Fax the First Report of Injury to 1-800-676-4457 or 800-233-2698

### 3. Provide an Information Packet to the injured employee and the treating doctor at the time of the initial visit. This can make the difference between a medical only claim and a lost time claim. The prepared packet could include information such as the following:

- Letter to the treating doctor explaining the Return-to-Work Program, providing carrier information, and identifying an employer contact;
- Description of the injured workers' regular job, including job duties and information about alternate assignments;
- A Physician's Return-to-Work Status Form. It is critical to know about work restrictions that may be placed on an injured worker by the physician
  - Note: In some states, the doctor's office may return a different form as required by the individual state law designating return-to-work specifics.

### 4. Communication

- A phone call or visit to the employee should be made within 24 hours.
- Communicate with the medical provider within 24 hours of visit.
- Discuss status of employee, treatment, and time frame for return with details on job restrictions.

- Inform the medical provider who the Workers' Compensation Carrier is for the injury. The adjuster will contact the provider upon receipt of the claim.
- Medical providers not familiar with workers' compensation may state patient privacy under the Health Insurance Portability and Accountability Act (HIPAA) law and refuse to share information with the employer. HIPAA does not apply to workers' compensation. It may be helpful to explain to the provider that the employer is not asking for detailed medical information, or protected health data. For purposes of the Return-to-Work Program, the employer does need to know the general diagnosis and any temporary work restrictions identified by the physician so that the employer can accommodate those restrictions.
- The claims adjuster will be in contact with the employer contact upon receipt of the claim. Be prepared to discuss the details of the injury; and provide additional information as requested, for example wage information.
- Weekly contact with employee, physician and claims. This will keep all parties involved current with the condition of the employee, any changes with medical progress and when to expect the employee back to work. All activities should be documented and kept by the employer.

**5. When the physician has released the employee to modified duty, the Offer of Employment letter should be sent to, and acknowledged by, the employee.**

- If the employee refuses to work in the Return-to-Work Program, the claims adjuster will determine based on state law whether wage loss benefits may be terminated.
- If deemed appropriate by the employer, the employee will be returned to work within the restrictions given by the physician with the first priority being to assign the employee to his or her same job observing the prescribed restrictions.
- If appropriate tasks cannot be found within the same job, the employee may be placed in another job that meets the prescribed physical restrictions.
- If the physician determines the employee is not able to perform modified/return-to-work tasks, the employee will be considered "temporarily disabled;" and wage loss payments will be issued by the insurance carrier until such time as appropriate work can be assigned or the restrictions are lifted.
- Some physicians may take the employee off work as "temporarily disabled" for what would appear to be minor injuries. In these cases, it is appropriate for the employer to call the physician and remind him/her that the employer will accommodate any restriction to the best of their ability. This may result in the physician's willingness to replace the "temporarily disabled" status with temporary transitional/modified work restrictions, which would allow the employee to return to work.
- It is important to note that the physician (not the employer or employee) determines the temporary work restrictions. The employer then determines if those restrictions can be accommodated in the workplace.

**6. Employer evaluation of the employee on modified duty**

- The employee's status shall be evaluated a minimum of once a month, to ensure that the employee works within his/her temporary restrictions. If the restrictions are to be of short duration, the supervisor should evaluate the employee's status on a weekly basis. The job assignment may change as the restrictions are changed by the physician.
- If it does not appear the injured employee will return to full duty at the end of 90 days, the employer shall conduct an evaluation to determine the employee's return-to-work status.

**7. Compensation**

- Because the assignment under the Return-to-Work Program is temporary, the employee shall be compensated on his or her regular pay schedule regardless of the classification of temporary assignment. It is not the intent of the Return-to-Work Program to expect the employer to create new permanent assignments.

**8. Part-time assignment**

- The employer may choose to return an employee to work on a part-time basis if appropriate. The schedule shall not be less than two hours per day.



## GuideOne Enhancements for Policyholder Return-to-Work Programs

The GuideOne Claims Department has implemented two programs to assist our policyholders in returning injured employees back to work as quickly as medically possible. These programs are at no cost to the policy holder.

- **Telephonic Nurse Case Management (TCM)**
  - A TCM nurse is assigned to every injured worker who is missing time from his or her regular job.
  - The TCM nurse works with the injured worker, the employer and the medical provider to coordinate medical care and facilitate return-to-work options.
- **Catalyst RTW - TransitionALL**
  - Catalyst RTW is a return-to-work program option when the policyholder/employer is not able to provide modified duty within their location.
  - Catalyst RTW provides phone based job opportunities for injured workers.
  - The program can offer outright employment opportunities (policy holder does not pay wages) or opportunities with Not for Profit organizations (policyholder continues to pay wages).
  - The goal of the placement is to offer options when modified duty is not available at the work site or when restrictions will permanently prevent the employee from returning to his/her original job.

If you would like more information regarding these programs, please contact:

Becky Rose  
Workers' Compensation Lead Adjuster  
GuideOne Insurance  
515-267-4020 or [brose@guideone.com](mailto:brose@guideone.com)