



Risktopics

1-4.013 December 2007

Return-to-work

Overview

In recent years, many companies have taken a closer look at the increasing costs of their employee benefits programs. It is predicted that in 2010, healthcare spending alone will reach \$2.7 trillion in the U.S. As a result of these escalating costs, companies are desperate for innovative savings strategies. The creation of a return-to-work program is a popular solution proven to be very successful in reducing costs.

A return-to-work program benefits both the employer and the injured employee. The employer benefits from reduced direct costs, such as lost productivity in addition to indirect or hidden costs such as overtime, litigation, payment of temporary workers and hiring and/or training costs. The employee returning to work recovers faster, therefore re-establishing his/her status as a wage earner and contributing member of the community. Workers' self-esteem increase as they realize the employer values their contributions, and this results in them re-entering the medical care system less often.

Return-to-work is a team effort involving a variety of "players," including the injured employee, healthcare provider, direct supervisor, human resources representative, insurance claims representative and anyone else the employer feels is critical to the process. While return-to-work is a team effort, it is recommended one individual take the lead in coordinating the overall return-to-work process. The key player identified will be responsible for developing close relationships with medical providers, insurance claims representatives, legal representatives and the injured employees.

Program acceptance

Commitment and support from an organization's management are key to establishing an effective return-to-work program. Support for return-to-work should be consistent and clearly communicated throughout the organization. The program will be more successful when managers, supervisors and workers clearly understand the program and work together.

In order to make the return-to-work program appealing, some companies have set up programs and budgetary goals for management, like paying returning workers from a special budget. This way, the manager does not lose by using a modified worker to fill a position. Other incentives such as special recognition, inclusion of return-

to-work expectations in each manager's job description or building productivity or revenue goals into the manager's bonus structure are possible.

Communication

Good communication between the injured employee and the direct supervisor at the time of injury and throughout the recovery process cannot be overestimated. Many employers have their supervisors call the injured employee on a weekly basis to see how they are doing in order to show the organization's concern and interest in having them return. An industry study was completed in which the effect of supervisory contact on injured workers was isolated. The findings demonstrated that claims were significantly less costly in cases where supervisory contact was maintained on a regular basis. It is important to keep communication open with all affected co-workers to ensure and maintain good morale and productivity.

Job descriptions with physical demands

It is essential for an employer to have written job descriptions, with documented physical demands, in order to implement a successful return-to-work program. These job descriptions are important so the healthcare provider can easily determine if the injured employee is capable of performing his/her full duties. They are also used at the time of hire to document and communicate the physical demands of the job to ensure new employees can perform the essential duties of the job. Job descriptions usually include items such as essential and supplement job functions; equipment, tools and personal protective equipment used; special skills, education or licensure required; required physical activities; use of senses necessary and desired cognitive requirements. Environmental conditions such as noise, vibration, heat or cold are also identified.

Temporary transitional work assignments

Once an employer decides to implement a return-to-work program, there are multiple options as far as how to return employees to work in a temporary transitional capacity. Transitional work is temporary by definition. It provides an opportunity for an injured employee to return to work for a limited period of time and contribute to the organization during the recovery process. Some employers return injured employees to work in modified versions of their original jobs, depending on work restrictions as outlined by the healthcare provider. For example, if an employee has a restriction preventing him/her from typing, and typing is a critical part of the job, the employer may provide the employee with voice recognition software. Other employers have predetermined lists of specifically designated jobs reserved for employees in need of temporary transitional work. For example, a retail employer that has an employee with a standing restriction may provide the employee with a chair and table near the front of the store and have the employee advertise the store's credit card to customers as they enter and exit the store. Another option, usually used as a last resort, is for an employer to return their injured employees to work in a community service or volunteer position during the period they are eligible for temporary transitional work.

Healthcare providers

Once job descriptions with physical demands have been created, temporary transitional work assignments identified and a written return-to-work program has been adopted, a meeting should be set up with some of the preferred medical providers in the area, an insurance claims representative and the company's return-to-work coordinator. At this time, the job descriptions and temporary transitional work documents are used to familiarize the medical providers with the workplace. Ideally, a tour of the job site is arranged for the physicians so they have a first hand perspective of job requirements.

Employers should also take the time to construct "grab-and-go kits" to be used when injuries occur at the workplace. These kits serve to educate both the injured employee and the healthcare provider at the time of injury. These kits often contain a number of tools, including:

- Employee return-to-work guide
- Letter to the physician explaining company philosophy and expectations regarding returning the employee to work at the earliest opportunity
- A copy of the injured employee's job description and corresponding list of temporary transitional duties
- A form the healthcare provider can use in order to document the injured employee's restrictions

First-rate communication between the physician and coordinator is one of the best ways to ensure a successful return-to-work program.

Ongoing support and supervision of the returned worker

Often overlooked is the importance of ongoing support of the injured employee once returned to work. Frustration for the worker, manager and others is common if all of the hard work getting a worker back on the job is undone by lack of follow through and consistency in implementing the return-to-work program.

Companies should know temporary transitional work is limited in time and will be monitored by the medical provider and the immediate supervisor. These individuals will closely monitor the process during the first week and then at two to three week intervals (or at whatever time increments the company deems appropriate) to measure progress and identify problems. After 30 days, or another period agreed on at the start of the program, a meeting should be held to assess the worker's progress. The physician should re-evaluate the worker's progress and provide input on returning the employee to the full-time position held prior to injury.

Program evaluation

As with any new program implemented, it is important to continually evaluate the efficiency and effectiveness of the return-to-work program. This can be accomplished by developing a set of agreed-upon metrics prior to program implementation. Identifying metrics allows you to determine trends, which in turn may assist in making necessary program adjustments. Additional program follow-up and assessment should be conducted upon company discretion.

Conclusion

Employers are constantly looking for solutions to optimize productivity and control the cost of doing business. Recognizing that even the most proactive prevention programs cannot entirely eliminate injury and illness from the workplace, the implementation of a return-to-work program can have a dramatic impact on a company's bottom line.

Reference

Woolf, Allan, M.D. *Consumerism: More than a new plan design*. July 16, 2006

Zurich Services Corporation

1400 American Lane, Schaumburg, Illinois 60196-1056
800 982 5964 www.zurichservices.com

Zurich Services Corporation
Risk Engineering



ISO 9001:2000

Quality-Assured Solutions Provider

The information in this publication was compiled by Zurich Services Corporation from sources believed to be reliable. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication, including any information, methods or safety suggestions contained herein. Moreover, Zurich Services Corporation reminds you that this publication cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these procedures insure coverage under any insurance policy.

©2007 Zurich Services Corporation

