THE 6 ESSENTIAL COMPONENTS OF A GOOD RETURN-TO-WORK PROGRAM

Everyone knows that the goal of a good workers’ compensation program is reduce claim costs and get injured workers healed and back to work as quickly as possible. And while a comprehensive workers’ compensation strategy of injury prevention and claims management can encompass many factors, getting people back to work is a key component for overall success.

That’s because employee absence is expensive. According to the Occupational Health and Safety Administration, slightly over 4 million employees in the US are affected by work-related injuries or illnesses each year and 1.12 million of them lose work days as a result. With the average employee missing eight days per injury, this not only increases the total cost of claims, but the absence can have a measurable impact on productivity within the organization.

Return-to-Work (RTW) programs can combat this, and have long been a mainstay of workers’ compensation risk management, reaping huge benefits for employers and their workers over the years. A well-structured RTW program can reduce disability costs between 20% and 40%, according to the Integrated Benefits Institute.

By keeping injured employees engaged and productive during their recovery period, these programs reduce costs directly associated with lost time injuries, such as disability payments, higher medical costs, and potential litigation costs. And when effectively implemented, a good Return-to-Work program can provide indirect but real benefits to both the employee and employer:

- Facilitating better employer-employee communication
- Creating a work environment where employees feel more valued, which can lead to lower incidences of fraud or claim litigation
- By reducing the need to replace injured workers, lowers turnover and its associated costs
- Helping to retain a more experienced workforce
- And, with productive daily activity, injured workers heal faster and require less medical care

But what many people may not be aware of are the steps necessary to create a good Return-to-Work program. The most effective RTW programs take into account the following best practices:

**A written, well-communicated company Return-to-Work policy**

First and foremost is establishing written guidelines that clearly articulate the company’s RTW policies and philosophy and each person’s role in the process, from risk manager, RTW program "owner," and supervisor to the employee and even the RTW program partner or case manager.

Successful programs can vary widely on their RTW positions depending on the specific industry, the requirements of the individual jobs and the organization’s ability to offer modified, work-from-home, part time or other alternate work. In general, however, a formal RTW policy lets employees know what will be expected of them and can reassure them that their employer is committed to helping them return to work following an injury.

Once the policy is in place, department leaders, supervisors and all employees should be made aware of the program and the procedures they are expected to follow. This is a great opportunity to initiate a ‘stay-at-work’ mentality in the organization and with each new hire thereafter, setting the expectation that ‘this is a company that cares about the well-being of their workforce’.
York's return-to-work experts work closely with clients to develop effective programs, understanding that attention paid to customizing upfront processes, procedures and policies to an organization’s specific needs is critical to the long term success of the program.

**Onsite job assessments / written functional job descriptions**
A cornerstone of an effective RTW program is detailed up-to-date job descriptions that include:

- The various tasks that are routinely performed throughout a typical day
- Postures / positions used (standing, sitting, lifting, driving, etc.) in these tasks
- Required lifting/carrying that may be involved, including frequency, maximum and average weights, distances carried
- Actions and motions performed (pushing, bending, balancing, reaching, etc.)
- Equipment used
- Environmental conditions that the employee is exposed to in the course of fulfilling duties.

In order to assess whether an injured employee is ready to return to work, the treating physician(s) must know exactly what physical requirements the employee must be able to meet. Our team of Return-to-Work experts can coordinate Functional Capacity Examinations as part of this assessment. In addition, providing clear and detailed descriptions of workplace demands to the injured employee's health care providers can be essential in helping design the most effective treatment strategy.

These job descriptions are also an important part of any pre-employment physical screening to help physicians judge whether candidates are physically capable of performing the functions of the job.

York utilizes the expertise of vocational rehabilitation specialists, skilled at working with local management onsite to review and evaluate the selected job functions.

Pre-employment screenings are physical abilities tests that determine whether a candidate for employment possesses the physical capabilities the job demands. The goal is to reduce injuries and the claims that result through evaluating a prospective employee's physical suitability for a job.

In a good RTW program, every effort is made to identify and offer the injured employee alternatives that are suitable, available and as comparable in nature to their pre-injury position as possible. Injured employees can be brought back to their current position with modifications or assigned a different position until they are able to return to work at full capacity. Depending on the program design, employees can be assigned full time or part time work at either full or partial wages.

A well-planned Return-to-Work program defines what those work options are. Our team of experts can help employers develop a bank of activities which are well suited for these types of temporary positions and design job or employee-specific light or modified duty jobs to support return to work goals.

**Clearly defined light-duty or modified duty Return-to-Work options**
Return-to-Work programs often give injured workers who are recovering but unable to perform their usual and customary job duties the ability to return to work in a temporary, limited or light-duty capacity until they are fully recovered. This speeds the Return-to-Work, limits indemnity costs, and reduces the chance that the employee will move to permanent disability.

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In these cases, alternative RTW programs can provide an innovative solution that delivers many of the benefits of a traditional RTW program. In an alternative RTW program, community-based volunteer and non-profit organizations partner with the RTW program manager to provide jobs for employees recovering from injuries. The employer pays the salary and the non-profit benefits from additional help.

This approach can bridge the gap between full time work while utilizing the abilities of the injured employee, restoring a “go to work” mindset, reducing deconditioning, and shortening the duration of a claim.

**Frequent communication between all parties**

Early and frequent communication with an injured employee is a core component of most disability management programs, setting the tone for cooperation between parties and helping the employee feel connected to their workplace. The most successful RTW programs train and actively involve supervisors and department managers, who are often on the ‘front line’ of dealing with the absence. Because of their proximity to the injured worker, they are uniquely positioned to manage the immediate RTW environment, and should be trained to be positive, empathetic and active in the process.

In addition, timely communication between the employer and treating physician (when appropriate and permitted) and insurance carrier can provide better RTW outcomes by providing succinct and essential information about the employee’s job and workplace.

The Return-to-Work process is one where injured employees, their management and their co-workers are thrust temporarily into new roles, relationships and routines. It’s critical that all parties communicate frequently and openly and work together as a team.

**Annual program review and re-evaluation**

Evaluating the program at regularly assigned intervals allows employers to understand what’s worked, what hasn’t and course-correct as needed. It’s critical to the efficacy of the program, and ensures continuous program improvement. Evaluations should be conducted (at minimum) on an annual basis and be designed to measure program effectiveness in key, core areas.

**Compliance with the ADA**

Worthy of mention is the obligation that employers have under the Americans with Disabilities Act(ADA) and/or the Fair Employment and Housing Act to provide disabled employees with a reasonable accommodation enabling them to perform the essential functions of their job. Failing to work with injured employees to provide a reasonable accommodation could expose an employer to potentially expensive discrimination litigation.

York can assist clients in developing and implementing ADA/EEOC-compliant Return-to-Work programs and processes. An effective Return-to-Work program yields multiple benefits, starting with reducing the costs of claims, and limiting the impact of an employee’s absence on processes or productivity. But equally important are the less direct benefits. Returning injured employees to work as quickly as possible or providing suitable work options for injured workers while they recover demonstrates an organization’s commitment not only to their business, but their commitment to the well-being of their employees, which can increase employee productivity and loyalty. Putting a workplace Return-to-Work policy in place that is fair, well-communicated and consistent is a win-win for everyone.

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