



Loss Control TIPS

Technical Information Paper Series

Innovative Safety and Health SolutionsSM

Return-to-Work: A Win-Win Opportunity in Ten Easy Steps

What is “Return-to-Work”?

“Return-to-Work” is a process designed to help injured workers get back to work quickly and safely.

Why Should My Organization Have a Return-to-Work Strategy?

Early return to work after an injury or illness benefits both the injured worker and the company. The savings and benefits apply to both occupational and non-occupational injuries and illnesses.

Employer Benefits

- Controls direct and indirect costs
- Reduces production downtime
- Reduces need to train replacement workers
- Increases morale and improves operations
- Reduces workers' compensation fraud

Employee Benefits

- Expedites a speedy recovery
- Supports a sense of self worth
- Allows employee to stay in same or similar job
- Prevents interruption of salary and/or benefits

How Do I Set Up a Return-to-Work Program?

Set up your Return-to-Work (RTW) program now, even if you have no current injuries. Follow these ten easy steps:

Action Items 1-5 are steps to plan and set up the program (pre-injury).

- Action Item 1: Develop a Return-to-Work Policy
- Action Item 2: Establish a Return-to-Work Team
- Action Item 3: Develop Functional Job Descriptions
- Action Item 4: Identify Opportunities for Modified Duty
- Action Item 5: Educate

Action Items 6-10 are steps to follow when an injury has occurred.

- Action Item 6: Report Injuries Promptly
- Action Item 7: Obtain Medical Treatment Promptly
- Action Item 8: Communicate
- Action Item 9: Investigate the Incident
- Action Item 10: Return the Employee to Work



Action Item 1: Develop a Return-to-Work Policy

Develop a policy for Return-to-Work that reflects your company's commitment to the process. Include these elements:

- The expectation that all employees will participate.
- Your commitment to assisting injured employees in getting back to work. Let employees know that your organization is serious about their health and well-being, and that, in the event of injury, the company has a specific process that to follow to ensure that the injured worker receives proper medical care with the goal of returning the worker to his or her job or to another form of transitional work.
- Flexibility to accommodate different situations.
- Availability of the program to employees with work-related or non-work-related injuries.
- Early reporting of injuries and illnesses.
- Commitment to meaningful modified duty assignments.
- Inclusion of labor (union representation) in the planning stages.
- Steps to take if a worker is injured.

Action Item 2: Establish a Return-to-Work Team

Include both management and labor representation in the planning process, and assign an individual or a Return-to-Work team to be responsible for the program.

The effectiveness of a Return-to-Work program depends on support from both management and labor. Management attitude sets the tone for the program. Labor support facilitates the program's implementation.

To obtain labor support, include the union in the development of the program, and be sure to have union representation on the RTW team. During union contract negotiations, develop contract language that will allow a RTW program. Union participation will enhance communication and build trust between workers and management. A RTW program that ensures the "protection of the employability of injured employees" will enjoy joint labor-management support. To prevent collective bargaining issues, develop clear eligibility, entrance, and exit criteria for the return to work program and modified duty positions.

The RTW team should include the returning employee and some combination of the following:

- the supervisor
- the manager
- the human resources manager
- safety director or designee
- labor representative
- your claim or insurance coordinator.

Other consulting members include insurance carrier representative(s) (nurse care management, vocational rehabilitation, loss control, claims) and the medical provider (physician).

Action Item 3: Develop Functional Job Descriptions

Develop functional job descriptions that describe physical and other job requirements.

Action Item 4: Identify Opportunities for Modified Duty

Identify opportunities for modified duty at your facility.

- Ask for suggestions from employees.
- Consider adaptations to existing jobs.
- Consider reorganization of existing job tasks.
- Identify (and employ) people (internal and external) to help.
- Observe jobs and review functional job descriptions to determine how jobs might be changed to accommodate an injured employee; document results.

Action Item 5: Educate

Educate all employees (including management). Let employees know that your organization is serious about their health and well-being, and about their workers' compensation benefits. Be sure that employees know that you have an active safety program. Let them know that, in the event of an injury, the company has a specific process to ensure that the injured worker receives proper medical care, with the goal of returning the worker to work (either to the original job or to another form of transitional work). Be sure that employees are aware of and understand:

- The company's Return-to-Work philosophy.
- The benefits of your Return-to-Work program, and that the Return-to-Work program is an employee benefit
- The needs of injured workers
- Procedures of your Return-to-Work Program

Educate medical providers:

- Establish rapport with local physician(s) and hospital(s)/clinic(s).
- Invite medical providers to your facility for a general orientation to your operation and your Return-to-Work program.
- If possible, review your program with medical providers.
- Videotape jobs. Send videotapes and functional job descriptions to medical providers.

Action Item 6: Report Injuries Promptly

Early reporting of injury or illness is the first step in a successful Return-to-Work program. A recent claim study by The Hartford showed that loss costs for workers' compensation claims reported 29 days or more after an accident were about 45% higher than those reported one day after an accident.

Action Item 7: Obtain Medical Treatment Promptly

Send the injured employee for medical treatment right away.

- Send a copy of the functional job description to the physician with the injured employee.
- Arrange for transportation of the employee to the doctor, or provide an escort.
- Talk to the injured worker to determine if he/she has enough information about workers' compensation, his/her medical condition, and how to speed recovery.

Based on the doctor's evaluation and report, the following possibilities could occur:

- The injured employee returns to work in the original job, after receiving minor first aid.
- The employee returns to work with restrictions, either medical or physical, based on the doctor's determination. The employee may be able to return to the same job with modifications, or to an alternate transitional job.
- The employee is unable to return to work for one or more days. The employer stays in touch with the employee, insurer, and/or medical provider, while awaiting the employee's return.

Action Item 8: Communicate

Communication and coordination are key elements in an effective Return-to-Work program. This becomes particularly important, and possibly challenging, when an injured employee is out of work. Good communication includes:

- Immediate reporting of the injury to the insurer and to the RTW team.
- Ongoing communication with the injured employee. The employer must stay in touch with the injured employee, and should also encourage co-workers to stay in touch, such as with telephone calls (from supervisor and co-workers), get well cards, and flowers.
- Helping the affected employee understand benefit policies (wage and medical payments) and regulations.
- Communication between all parties (injured worker, employer, medical provider, insurance carrier).

Action Item 9: Investigate the Incident

Investigate the incident. Determine possible causes and solutions to prevent similar incidents. Implement necessary safety interventions.

Action Item 10: Return the Employee to Work

Bring the injured employee back to work in an appropriate capacity as soon as possible (according to medical recommendation). A job analysis and/or workstation assessment may be necessary to verify job demands and to determine opportunities for modification. You may need to make accommodations to help injured and disabled employees return to work and perform their essential job functions. These accommodations could include:

- modifying work stations
- restructuring job tasks
- providing short-term retraining
- providing special adaptive equipment
- offering scheduling flexibility
- offering temporary, alternative productive work

For more information, refer to *The Hartford's Disability Management Program Guidelines Return to work* (publication number 102547 Rev.)

For more information, contact your local Hartford agent or your Hartford Loss Control Consultant. Visit The Hartford's Loss Control web site at <http://www.thehartford.com/corporate/losscontrol/>

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