

Return-to-work: An advanced look

Enhance your organization's program to make it even more effective

Your organization already has a return-to-work program. And because you use it, you know both the organization and employees benefit from it.

Return-to-work helps control your bottom line by reducing workers' compensation costs, minimizing the administrative costs of hiring, training and overtime, and reducing litigation.

It also shows your employees you are concerned about their well-being and helps maintain employee morale.

You are also reducing the risk of losing valuable employees, because the longer an employee is off work due to injury, the less likely he or she will return. According to a national survey by the Guilford Group Ltd., injured employees who have been off work for four weeks have about a 90 percent chance of returning. That drops to only 50 percent for injured employees off work 12 weeks, and to about 25 percent for employees off work 20 weeks.

A good return-to-work program avoids this by:

- Ensuring there is a plan of action when an injury occurs, detailing responsibilities and expectations.
- Allowing an injured employee to continue to be productive and to contribute to your organization.
- Maintaining communications between supervisors and injured employees.
- Coordinating communications between you, the employee, your SFM claims representative and the treating physician.



- Reinforcing the organization's concern for injured employees and helping injured employees maintain self-esteem.
- Reducing the "disability" attitude associated with an injury.

You started off on the right foot

As a new SFM policyholder, you were encouraged to develop a written return-to-work program when your policy began.

In that process you (1) wrote a policy statement, (2) appointed an internal claims coordinator, (3) identified a primary care clinic, and (4) identified transitional and modified jobs.

By completing this process your organization prepared itself to bring injured employees back to work as quickly and efficiently as possible. This is extremely important as a policyholder.

Having a written policy shows your company's commitment to returning employees to work, explains its purpose and importance and provides a consistent plan for handling claims. It also establishes your credibility as an employer if you ever have a litigated claim.

Your program may also cover:

- The purposes and advantages of the return-to-work program.
- The conditions under which it is appropriate to use the program.
- Procedures that provide for proper and immediate medical attention to injured employees.

- Step-by-step instructions that explain your return-to-work program.
- Responsibilities of the injured employee, co-employees, supervisors, claim coordinator and management in the return-to-work process.
- Paperwork and communication procedures.

Now that you have a basic return-to-work program in place, go beyond the basics. You can make your program even more effective by taking the following steps.

Communicate to all employees.

Communicate your organization's commitment to a return-to-work philosophy, its purpose and importance, and your consistent plan for handling all claims. Include your written program statement in your new employee orientation materials, so you can be sure that all employees are aware of your organization's commitment.

It is essential to communicate your program when a new claims coordinator is assigned. As the person responsible for all claims administration, the claims coordinator must be aware of all your return-to-work policies and procedures.

Communicate the written policy statement to all supervisors and managers. Be sure they understand the process and objectives. You'll need their support whenever they are directly involved in returning an employee to work.

Build a strong relationship with your treating physician.

You and your selected primary care physician can work together to outline expectations and make certain that your organization's specific needs are met. Invite the physician to visit your workplace to see the kinds of jobs you have and their physical demands. This is a great opportunity to show how tasks can be adapted temporarily to meet the needs of injured employees who are recovering.

One of the most important tasks in the return-to-work process is exchanging information with the treating physician. Physicians will keep employees off work if they don't have the information to determine whether the employee can do his or her

job. By telling the physician about job duties, you can help get the injured employee back to work as quickly as possible.

Review your program periodically.

Review your program with your claims coordinator, supervisors and managers on a regular basis—say, every couple of years. Determine whether alterations can make your return-to-work program more efficient.

Give a copy of the updated version to your physician, calling attention to the changes. If major changes are made to your return-to-work program, be sure to inform all employees about them.

Update your list of transitional or modified jobs.

Identifying transitional or modified jobs in your organization is a critical step in your return-to-work program. They provide opportunities for employees to begin working again as soon as possible within medical restrictions.

Transitional or modified jobs can be:

- Part-time employment—for example, two, four or six hours per day.
- A temporary job created to meet the employee's work restrictions.
- A job modified or redesigned to meet the employee's work restrictions.
- Designated existing jobs with lesser physical requirements.
- Many alternated job tasks to accommodate the injured employee.
- A different job in the organization, even if at a lower wage.

Having detailed physical requirement descriptions of a job is important, too. Prepare for your employee's return to work by finding jobs that can be done:

- With one arm.
- Seated only.
- Alternating sitting and standing.
- Self-paced.
- In relatively short periods.

Create up-to-date job descriptions.

A complete job description includes the job's essential and marginal functions, the physical demands, the location where it is performed and the length of shift.

Written descriptions containing this information can help determine whether injured employees are able to return to the same jobs or need to be placed in other positions. You should have descriptions for all present jobs as well as potential modified or transitional jobs.

When creating job descriptions evaluate all specific elements of a given job, including workstation design and job function. Job functions such as lifting, carrying, bending, walking, standing and other repetitive motions should be classified according to severity, frequency and recurrence.

A written summary given to the treating physician helps determine work readiness and work restrictions. You can assess the job by reviewing and documenting:

- Frequency and repetition of movements, such as typing, assembly work, or bending and lifting.
- Amount of physical force needed when lifting, gripping, twisting or bending.
- Posture habits and posture requirements that may not fit an injured employee's work restrictions.
- External factors such as temperature or vibration.
- Duration of positions or activities, such as a daily routine of standing in one position for

hours without variation.

- Components of the workstation, including work surface, equipment and furniture.

Remember the return-to-work process works more smoothly when job descriptions are kept up to date. Keep in mind, job descriptions may change due to:

- Technology changes.
- Machinery upgrades.
- Job title or position changes.
- Job duties and tasks added or subtracted.

Avoid ADA lawsuits.

Under the federal Americans with Disabilities Act, employers may not refuse to allow an injured employee to return to work just because the employee is not fully recovered, as long as he can perform essential job functions.

The ADA requires employers to make "reasonable accommodations" unless they pose "undue hardship" on the employer's business. Undue hardship is defined as an action requiring significant difficulty or expense. An employer is not required to lower quality or production standards or make modifications that would fundamentally alter the essential functions of the job.

Making accommodations oftentimes can be easy and inexpensive—certainly less expensive than punitive damages for ADA violations, which can run into thousands of dollars.

Supervisor responsibilities

Supervisors have important roles and responsibilities in handling work injuries, like helping recuperating employees return to work. Make sure your supervisors know to:

- Report all work-related injuries immediately to your organization's claims coordinator.
- Help identify or create transitional jobs for employees who are able to work within medical restrictions.
- Work with your organization's claims coordinator to contact the injured employee about his progress, medical restrictions, return-to-work status, and other aspects of the work injury. It is important to maintain frequent contact with the employee.
- Make sure the employee is working within his restrictions once he has returned to work. If the supervisor or employee feels the employee can do more than the restrictions allow, the supervisor should contact the claims coordinator, who will review the restrictions with the physician.

You can avoid ADA lawsuits by:

- Incorporating modified duties for injured or disabled employees into your return-to-work program.
- Documenting all attempts to reasonably accommodate employees with injuries or disabilities.

Successful return-to-work requires teamwork among you, the claims representative, the treat-

ing physician and the employee. Your role on that team is significant, and your preparations now can pay off in big ways when the next injury happens and it comes time to make return-to-work really work.

For assistance with your return-to-work program, contact SFM's Loss Prevention team at (800) 937-1181. To download or order the first part of this series, "Return-to-work: A basic policy" CompTalk, visit SFM's website, www.sfmic.com.